
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase /CT15-203 LSA (New rate)		

Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Individual Long-Term Care Insurance
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	01/10/2017
SERFF Tr Num:	META-130873773
SERFF Status:	Assigned
State Tr Num:	META-130873773
State Status:	Received Review in Progress
Co Tr Num:	CT15-203 LSA (NEW RATE) RW

Implementation	On Approval
Date Requested:	
Author(s):	Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat
Reviewer(s):	Jim Lavery (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 43.65% increase on 188 policyholders of Met Life's individual LTC forms LTC2007-PA and LTC2007-ML-PA.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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Product Name: Individual Long-Term Care Insurance
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General Information

Project Name: 2015_2016 Rate Increase	Status of Filing in Domicile: Authorized
Project Number: CT15-203 LSA (New rate)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/10/2017
	State Status Changed: 01/10/2017
Deemer Date:	Created By: Robert Waldron
Submitted By: Robert Waldron	Corresponding Filing Tracking Number: META-130873840
	State TOI: LTC03I Individual Long Term Care

Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies.

January 10, 2017

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re:Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2007-PA, et al and LTC2007-ML-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 42% premium rate schedule increase with respect to the policy forms listed below. The requested increase is planned to be implemented over two phases at 19.85% each, resulting in an actuarially equivalent cumulative increase of 43.65%. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2007-PA - authorized by your Department in 2009
LTC2007-ML-PA - authorized by your Department in 2010

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

An inforce rate increase has not been previously authorized or implemented with respect to these forms.

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We are submitting an actuarial memorandum and rates in support of our request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 - 1.The policy forms for which premium rates have been increased;
 - 2.The calendar years when the form was available for purchase; and
 - 3.The percent range of each increase;
- The following options available to the policyholder:
 - 1.the policyholder can continue his/her current coverage by paying the new premium amount when due;
 - 2.the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 - 3.if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.

olf the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

olf the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under

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Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

of the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter for informational purposes.

We have submitted the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL) for authorization under separate cover.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Director, Product Management & Compliance

Company and Contact

Filing Contact Information

Deborah Fountas, Sr. Product Consultant dfountas@metlife.com
1300 Hall Blvd 860-656-3808 [Phone]
Bloomfield, CT 06002 860-656-3815 [FAX]

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
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Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase /CT15-203 LSA (New rate)		

Fee Explanation:

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	Please see section 16 of the actuarial memorandum

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	43.650%	43.650%	\$166,617	188	\$381,711	43.650%	43.650%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_LSAnew_rates_43.65%IncreasePhase1_19.85%	LTC2007-PA, LTC2007-ML-PA	Revised	Previous State Filing Number: Percent Rate Change Request: 43.65	PA_LSAnew_rates_43.65%IncreasePhase1_19.85%.pdf,
2		PA_LSAnew_rates_43.65%IncreasePhase2_19.85%	LTC2007-PA, LTC2007-ML-PA	Revised	Previous State Filing Number: Percent Rate Change Request: 43.65	PA_LSAnew_rates_43.65%IncreasePhase2_19.85%.pdf,

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$2.88401	\$2.94306	\$3.03745	\$3.12906	\$3.24929	\$3.35005
31	\$2.93368	\$2.99434	\$3.09133	\$3.18542	\$3.30895	\$3.41249
32	\$2.98419	\$3.04653	\$3.14617	\$3.24279	\$3.36971	\$3.47609
33	\$3.03558	\$3.09962	\$3.20198	\$3.30121	\$3.43159	\$3.54088
34	\$3.08785	\$3.15364	\$3.25878	\$3.36068	\$3.49461	\$3.60687
35	\$3.14103	\$3.20860	\$3.31659	\$3.42121	\$3.55879	\$3.67411
36	\$3.24479	\$3.31661	\$3.43147	\$3.54272	\$3.68894	\$3.81152
37	\$3.35199	\$3.42826	\$3.55033	\$3.66854	\$3.82385	\$3.95408
38	\$3.46272	\$3.54368	\$3.67331	\$3.79884	\$3.96370	\$4.10196
39	\$3.57712	\$3.66298	\$3.80054	\$3.93375	\$4.10867	\$4.25538
40	\$3.69528	\$3.78628	\$3.93218	\$4.07346	\$4.25893	\$4.41454
41	\$3.81735	\$3.91375	\$4.06838	\$4.21813	\$4.41470	\$4.57965
42	\$3.94346	\$4.04550	\$4.20930	\$4.36795	\$4.57615	\$4.75093
43	\$4.07374	\$4.18169	\$4.35511	\$4.52308	\$4.74351	\$4.92863
44	\$4.20831	\$4.32246	\$4.50595	\$4.68371	\$4.91699	\$5.11296
45	\$4.34733	\$4.46797	\$4.66203	\$4.85007	\$5.09682	\$5.30419
46	\$4.53846	\$4.66751	\$4.87511	\$5.07632	\$5.34017	\$5.56189
47	\$4.73798	\$4.87595	\$5.09793	\$5.31313	\$5.59514	\$5.83210
48	\$4.94628	\$5.09370	\$5.33092	\$5.56099	\$5.86228	\$6.11545
49	\$5.16375	\$5.32118	\$5.57457	\$5.82042	\$6.14217	\$6.41256
50	\$5.39077	\$5.55881	\$5.82935	\$6.09194	\$6.43543	\$6.72411
51	\$5.62776	\$5.80706	\$6.09577	\$6.37613	\$6.74269	\$7.05080
52	\$5.87518	\$6.06640	\$6.37439	\$6.67357	\$7.06462	\$7.39335
53	\$6.13348	\$6.33731	\$6.66572	\$6.98489	\$7.40192	\$7.75256
54	\$6.40313	\$6.62032	\$6.97038	\$7.31074	\$7.75533	\$8.12921
55	\$6.68463	\$6.91598	\$7.28895	\$7.65179	\$8.12560	\$8.52415
56	\$7.04548	\$7.29196	\$7.68922	\$8.07592	\$8.58056	\$9.00505
57	\$7.42580	\$7.68839	\$8.11147	\$8.52356	\$9.06101	\$9.51308
58	\$7.82664	\$8.10638	\$8.55689	\$8.99601	\$9.56836	\$10.04977
59	\$8.24912	\$8.54708	\$9.02679	\$9.49465	\$10.10410	\$10.61673
60	\$8.69441	\$9.01174	\$9.52249	\$10.02093	\$10.66985	\$11.21568
61	\$9.16374	\$9.50166	\$10.04541	\$10.57638	\$11.26727	\$11.84843
62	\$9.65840	\$10.01823	\$10.59704	\$11.16263	\$11.89814	\$12.51687
63	\$10.18329	\$10.56788	\$11.18632	\$11.79106	\$12.57688	\$13.23797
64	\$10.73671	\$11.14770	\$11.80838	\$12.45488	\$13.29431	\$14.00061
65	\$11.32020	\$11.75933	\$12.46504	\$13.15607	\$14.05269	\$14.80719
66	\$11.93541	\$12.40452	\$13.15820	\$13.89674	\$14.85433	\$15.66022
67	\$12.58405	\$13.08510	\$13.88991	\$14.67910	\$15.70168	\$16.56242
68	\$13.71982	\$14.26193	\$15.13257	\$15.98701	\$17.09338	\$18.02507
69	\$14.95809	\$15.54460	\$16.48641	\$17.41145	\$18.60843	\$19.61689
70	\$16.30813	\$16.94263	\$17.96138	\$18.96281	\$20.25777	\$21.34929
71	\$17.80487	\$18.49221	\$19.59565	\$20.68128	\$22.08411	\$23.26716
72	\$19.43899	\$20.18352	\$21.37864	\$22.55547	\$24.07512	\$25.35732
73	\$21.07043	\$21.88984	\$23.20602	\$24.50282	\$26.17631	\$27.58990
74	\$22.83880	\$23.74042	\$25.18959	\$26.61829	\$28.46088	\$30.01905
75	\$24.75557	\$25.74744	\$27.34272	\$28.91640	\$30.94484	\$32.66206
76	\$26.83322	\$27.92413	\$29.67989	\$31.41292	\$33.64559	\$35.53778
77	\$29.08523	\$30.28484	\$32.21683	\$34.12499	\$36.58204	\$38.66669
78	\$31.35716	\$32.65338	\$34.73845	\$36.79798	\$39.44983	\$41.70198
79	\$33.80654	\$35.20717	\$37.45743	\$39.68035	\$42.54241	\$44.97551
80	\$36.44726	\$37.96069	\$40.38923	\$42.78849	\$45.87744	\$48.50603
81	\$39.29425	\$40.92955	\$43.55051	\$46.14009	\$49.47390	\$52.31369
82	\$42.36362	\$44.13062	\$46.95921	\$49.75423	\$53.35231	\$56.42023
83	\$45.44805	\$47.34047	\$50.36145	\$53.34345	\$57.18407	\$60.46025
84	\$48.75705	\$50.78380	\$54.01019	\$57.19159	\$61.29101	\$64.78957
85	\$52.30699	\$54.47758	\$57.92328	\$61.31733	\$65.69293	\$69.42888
86	\$56.11538	\$58.44002	\$62.11987	\$65.74071	\$70.41098	\$74.40040
87	\$60.20105	\$62.69068	\$66.62052	\$70.48317	\$75.46788	\$79.72791
88	\$63.34295	\$65.93645	\$70.00309	\$73.98980	\$79.13959	\$83.52946
89	\$66.64882	\$69.35026	\$73.55742	\$77.67090	\$82.98994	\$87.51226
90	\$70.12724	\$72.94082	\$77.29220	\$81.53513	\$87.02763	\$91.68497
91	\$73.78719	\$76.71728	\$81.21662	\$85.59161	\$91.26176	\$96.05665
92	\$77.63815	\$80.68926	\$85.34030	\$89.84990	\$95.70189	\$100.63677
93	\$80.60941	\$83.73119	\$88.44615	\$93.00252	\$98.91935	\$103.88653
94	\$83.69440	\$86.88779	\$91.66503	\$96.26575	\$102.24497	\$107.24123
95	\$86.89743	\$90.16338	\$95.00107	\$99.64348	\$105.68240	\$110.70426
96	\$90.22306	\$93.56247	\$98.45851	\$103.13973	\$109.23540	\$114.27912
97	\$93.67596	\$97.08971	\$102.04178	\$106.75865	\$112.90784	\$117.96941
98	\$96.54399	\$100.01787	\$105.01273	\$109.75537	\$115.94458	\$121.01698
99	\$98.90867	\$102.43105	\$107.45868	\$112.22005	\$118.43931	\$123.51802
100	\$100.84675	\$104.40818	\$109.46102	\$114.23606	\$120.47803	\$125.56021

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$3.41437	\$3.48193	\$3.55175	\$3.67297	\$3.79612	\$3.93067
31	\$3.47854	\$3.54796	\$3.61969	\$3.74421	\$3.87074	\$4.00901
32	\$3.54390	\$3.61523	\$3.68894	\$3.81684	\$3.94683	\$4.08890
33	\$3.61051	\$3.68377	\$3.75950	\$3.89087	\$4.02442	\$4.17037
34	\$3.67835	\$3.75362	\$3.83141	\$3.96633	\$4.10353	\$4.25348
35	\$3.74747	\$3.82480	\$3.90470	\$4.04326	\$4.18420	\$4.33825
36	\$3.88949	\$3.97166	\$4.05656	\$4.20381	\$4.35354	\$4.51713
37	\$4.03690	\$4.12416	\$4.21433	\$4.37073	\$4.52973	\$4.70341
38	\$4.18988	\$4.28252	\$4.37824	\$4.54428	\$4.71305	\$4.89735
39	\$4.34867	\$4.44695	\$4.54851	\$4.72471	\$4.90379	\$5.09929
40	\$4.51347	\$4.61771	\$4.72542	\$4.91232	\$5.10224	\$5.30957
41	\$4.68452	\$4.79502	\$4.90920	\$5.10737	\$5.30873	\$5.52851
42	\$4.86205	\$4.97913	\$5.10013	\$5.31017	\$5.52357	\$5.75649
43	\$5.04631	\$5.17033	\$5.29848	\$5.52102	\$5.74712	\$5.99387
44	\$5.23755	\$5.36885	\$5.50455	\$5.74025	\$5.97971	\$6.24102
45	\$5.43605	\$5.57500	\$5.71863	\$5.96818	\$6.22171	\$6.49837
46	\$5.70293	\$5.85147	\$6.00500	\$6.27181	\$6.54276	\$6.83840
47	\$5.98291	\$6.14165	\$6.30572	\$6.59088	\$6.88037	\$7.19623
48	\$6.27665	\$6.44622	\$6.62148	\$6.92619	\$7.23542	\$7.57277
49	\$6.58481	\$6.76588	\$6.95306	\$7.27855	\$7.60877	\$7.96901
50	\$6.90809	\$7.10141	\$7.30125	\$7.64885	\$8.00140	\$8.38599
51	\$7.24725	\$7.45357	\$7.66686	\$8.03798	\$8.41428	\$8.82478
52	\$7.60306	\$7.82320	\$8.05079	\$8.44691	\$8.84848	\$9.28654
53	\$7.97633	\$8.21115	\$8.45396	\$8.87664	\$9.30507	\$9.77246
54	\$8.36793	\$8.61834	\$8.87730	\$9.32824	\$9.78523	\$10.28381
55	\$8.77876	\$9.04573	\$9.32184	\$9.80281	\$10.29017	\$10.82190
56	\$9.27646	\$9.56081	\$9.85492	\$10.36750	\$10.88668	\$11.45335
57	\$9.80238	\$10.10521	\$10.41849	\$10.96473	\$11.51779	\$12.12163
58	\$10.35811	\$10.68062	\$11.01427	\$11.59635	\$12.18549	\$12.82890
59	\$10.94535	\$11.28879	\$11.64415	\$12.26436	\$12.89188	\$13.57743
60	\$11.56588	\$11.93159	\$12.31002	\$12.97085	\$13.63922	\$14.36966
61	\$12.22160	\$12.61100	\$13.01398	\$13.71804	\$14.42989	\$15.20809
62	\$12.91448	\$13.32908	\$13.75820	\$14.50827	\$15.26640	\$16.09545
63	\$13.66327	\$14.10631	\$14.56488	\$15.36716	\$16.17774	\$17.06442
64	\$14.45546	\$14.92885	\$15.41886	\$16.27688	\$17.14349	\$18.09173
65	\$15.29358	\$15.79936	\$16.32290	\$17.24045	\$18.16690	\$19.18089
66	\$16.18029	\$16.72063	\$17.27995	\$18.26107	\$19.25139	\$20.33561
67	\$17.11843	\$17.69561	\$18.29311	\$19.34211	\$20.40063	\$21.55985
68	\$18.62765	\$19.25260	\$19.89968	\$21.03704	\$22.18449	\$23.44181
69	\$20.26993	\$20.94656	\$21.64732	\$22.88050	\$24.12434	\$25.48804
70	\$22.05700	\$22.78957	\$23.54845	\$24.88551	\$26.23382	\$27.71289
71	\$24.03519	\$24.82942	\$25.65236	\$27.10404	\$28.56763	\$30.17407
72	\$26.19078	\$27.05185	\$27.94424	\$29.52036	\$31.10907	\$32.85383
73	\$28.51005	\$29.45980	\$30.44440	\$32.18658	\$33.94256	\$35.87281
74	\$31.03470	\$32.08208	\$33.16825	\$35.09359	\$37.03413	\$39.16921
75	\$33.78292	\$34.93780	\$36.13581	\$38.26317	\$40.40730	\$42.76851
76	\$36.77450	\$38.04769	\$39.36886	\$41.71901	\$44.08770	\$46.69856
77	\$40.03099	\$41.43441	\$42.89117	\$45.48697	\$48.10332	\$50.98974
78	\$43.17708	\$44.69401	\$46.26948	\$49.08210	\$51.91812	\$55.05173
79	\$46.57043	\$48.21003	\$49.91387	\$52.96138	\$56.03545	\$59.43731
80	\$50.23047	\$52.00265	\$53.84531	\$57.14726	\$60.47931	\$64.17224
81	\$54.17814	\$56.09364	\$58.08642	\$61.66398	\$65.27558	\$69.28440
82	\$58.43608	\$60.50644	\$62.66156	\$66.53768	\$70.45222	\$74.80379
83	\$62.61288	\$64.82384	\$67.12706	\$71.27610	\$75.46874	\$80.13937
84	\$67.08821	\$69.44932	\$71.91080	\$76.35198	\$80.84247	\$85.85552
85	\$71.88342	\$74.40483	\$77.03546	\$81.78932	\$86.59883	\$91.97940
86	\$77.02137	\$79.71395	\$82.52529	\$87.61389	\$92.76506	\$98.54007
87	\$82.52658	\$85.40190	\$88.40638	\$93.85324	\$99.37037	\$105.56870
88	\$86.40841	\$89.36830	\$92.46370	\$98.07696	\$103.76648	\$110.17745
89	\$90.47284	\$93.51891	\$96.70724	\$102.49075	\$108.35707	\$114.98739
90	\$94.72845	\$97.86230	\$101.14553	\$107.10317	\$113.15074	\$120.00732
91	\$99.18423	\$102.40740	\$105.78751	\$111.92317	\$118.15650	\$125.24640
92	\$103.84961	\$107.16360	\$110.64252	\$116.96008	\$123.38369	\$130.71420
93	\$107.11243	\$110.44321	\$113.94421	\$120.30551	\$126.77872	\$134.19972
94	\$110.47777	\$113.82320	\$117.34443	\$123.74662	\$130.26716	\$137.77819
95	\$113.94885	\$117.30663	\$120.84612	\$127.28615	\$133.85158	\$141.45208
96	\$117.52897	\$120.89666	\$124.45230	\$130.92693	\$137.53465	\$145.22393
97	\$121.22159	\$124.59658	\$128.16609	\$134.67185	\$141.31905	\$149.09636
98	\$124.26850	\$127.64708	\$131.22578	\$137.75348	\$144.42987	\$152.27692
99	\$126.76729	\$130.14724	\$133.73196	\$140.27520	\$146.97331	\$154.87564
100	\$128.80652	\$132.18653	\$135.77521	\$142.32950	\$149.04390	\$156.99009

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$4.13081	\$4.33634	\$4.40768	\$4.44531	\$4.48629	\$4.52455	\$4.56270
31	\$4.21462	\$4.42577	\$4.49870	\$4.53735	\$4.57943	\$4.61873	\$4.65791
32	\$4.30013	\$4.51705	\$4.59162	\$4.63132	\$4.67452	\$4.71488	\$4.75510
33	\$4.38738	\$4.61021	\$4.68646	\$4.72722	\$4.77158	\$4.81301	\$4.85432
34	\$4.47641	\$4.70529	\$4.78325	\$4.82511	\$4.87064	\$4.91319	\$4.95562
35	\$4.56723	\$4.80233	\$4.88203	\$4.92502	\$4.97177	\$5.01546	\$5.05902
36	\$4.76033	\$5.00984	\$5.09402	\$5.13938	\$5.18859	\$5.23471	\$5.28069
37	\$4.96161	\$5.22631	\$5.31522	\$5.36307	\$5.41488	\$5.46355	\$5.51207
38	\$5.17138	\$5.45213	\$5.54601	\$5.59649	\$5.65104	\$5.70238	\$5.75358
39	\$5.39004	\$5.68772	\$5.78683	\$5.84007	\$5.89748	\$5.95167	\$6.00568
40	\$5.61793	\$5.93349	\$6.03810	\$6.09425	\$6.15469	\$6.21185	\$6.26883
41	\$5.85545	\$6.18988	\$6.30029	\$6.35950	\$6.42311	\$6.48339	\$6.54350
42	\$6.10303	\$6.45734	\$6.57386	\$6.63630	\$6.70323	\$6.76681	\$6.83020
43	\$6.36106	\$6.73636	\$6.85932	\$6.92514	\$6.99557	\$7.06263	\$7.12948
44	\$6.63002	\$7.02744	\$7.15715	\$7.22655	\$7.30066	\$7.37137	\$7.44187
45	\$6.91034	\$7.33109	\$7.46794	\$7.54107	\$7.61906	\$7.69360	\$7.76793
46	\$7.27868	\$7.72823	\$7.87443	\$7.95217	\$8.03497	\$8.11431	\$8.19343
47	\$7.66667	\$8.14689	\$8.30305	\$8.38566	\$8.47359	\$8.55802	\$8.64220
48	\$8.07535	\$8.58821	\$8.75501	\$8.84281	\$8.93616	\$9.02600	\$9.11558
49	\$8.50580	\$9.05346	\$9.23157	\$9.32486	\$9.42397	\$9.51957	\$9.61487
50	\$8.95921	\$9.54390	\$9.73406	\$9.83319	\$9.93842	\$10.04012	\$10.14152
51	\$9.43677	\$10.06090	\$10.26391	\$10.36924	\$10.48094	\$10.58914	\$10.69701
52	\$9.93980	\$10.60592	\$10.82260	\$10.93450	\$11.05308	\$11.16817	\$11.28293
53	\$10.46964	\$11.18046	\$11.41170	\$11.53059	\$11.65646	\$11.77888	\$11.90094
54	\$11.02772	\$11.78612	\$12.03287	\$12.15917	\$12.29276	\$12.42298	\$12.55280
55	\$11.61555	\$12.42460	\$12.68785	\$12.82201	\$12.96381	\$13.10230	\$13.24037
56	\$12.29935	\$13.16220	\$13.44423	\$13.58708	\$13.73815	\$13.88580	\$14.03300
57	\$13.02342	\$13.94359	\$14.24572	\$14.39780	\$14.55875	\$14.71615	\$14.87307
58	\$13.79011	\$14.77136	\$15.09498	\$15.25689	\$15.42836	\$15.59615	\$15.76344
59	\$14.60192	\$15.64828	\$15.99487	\$16.16724	\$16.34991	\$16.52878	\$16.70711
60	\$15.46154	\$16.57726	\$16.94841	\$17.13191	\$17.32651	\$17.51718	\$17.70727
61	\$16.37176	\$17.56138	\$17.95879	\$18.15415	\$18.36144	\$18.56468	\$18.76731
62	\$17.33556	\$18.60392	\$19.02941	\$19.23738	\$19.45819	\$19.67482	\$19.89080
63	\$18.39162	\$19.74983	\$20.20814	\$20.43053	\$20.66695	\$20.89904	\$21.13044
64	\$19.51201	\$20.96633	\$21.45986	\$21.69769	\$21.95079	\$22.19944	\$22.44734
65	\$20.70065	\$22.25775	\$22.78914	\$23.04345	\$23.31440	\$23.58075	\$23.84631
66	\$21.96171	\$23.62872	\$24.20075	\$24.47269	\$24.76271	\$25.04803	\$25.33248
67	\$23.29958	\$25.08413	\$25.69980	\$25.99055	\$26.30100	\$26.60658	\$26.91125
68	\$25.33045	\$27.26942	\$27.94238	\$28.25767	\$28.59470	\$28.92684	\$29.25800
69	\$27.53835	\$29.64510	\$30.38067	\$30.72255	\$31.08843	\$31.44945	\$31.80940
70	\$29.93871	\$32.22774	\$33.03171	\$33.40245	\$33.79965	\$34.19205	\$34.58328
71	\$32.59378	\$35.08436	\$35.96431	\$36.36686	\$36.79868	\$37.22579	\$37.65162
72	\$35.48431	\$38.19418	\$39.15726	\$39.59438	\$40.06383	\$40.52872	\$40.99220
73	\$38.78637	\$41.79119	\$42.86386	\$43.34610	\$43.86431	\$44.37910	\$44.89236
74	\$42.39570	\$45.72695	\$46.92135	\$47.45331	\$48.02531	\$48.59530	\$49.16360
75	\$46.34091	\$50.03335	\$51.36290	\$51.94970	\$52.58104	\$53.21207	\$53.84121
76	\$50.65324	\$54.74532	\$56.22489	\$56.87213	\$57.56890	\$58.26744	\$58.96387
77	\$55.36686	\$59.90107	\$61.54711	\$62.26100	\$63.02994	\$63.80309	\$64.57392
78	\$59.81136	\$64.75517	\$66.55607	\$67.33284	\$68.17369	\$69.02034	\$69.86447
79	\$64.61263	\$70.00264	\$71.97267	\$72.81786	\$73.73721	\$74.66422	\$75.58846
80	\$69.79932	\$75.67533	\$77.83010	\$78.74968	\$79.75476	\$80.76961	\$81.78143
81	\$75.40236	\$81.80770	\$84.16422	\$85.16473	\$86.26338	\$87.37425	\$88.48179
82	\$81.45518	\$88.43703	\$91.01385	\$92.10234	\$93.30317	\$94.51895	\$95.73110
83	\$87.29156	\$94.82818	\$97.61054	\$98.78165	\$100.08487	\$101.40644	\$102.72405
84	\$93.54615	\$101.68122	\$104.68536	\$105.94535	\$107.35950	\$108.79580	\$110.22781
85	\$100.24888	\$109.02951	\$112.27296	\$113.62857	\$115.16288	\$116.72362	\$118.27969
86	\$107.43187	\$116.90885	\$120.41051	\$121.86898	\$123.53346	\$125.22914	\$126.91976
87	\$115.12954	\$125.35760	\$129.13787	\$130.70698	\$132.51244	\$134.35446	\$136.19096
88	\$120.08457	\$130.73614	\$134.65925	\$136.28322	\$138.17598	\$140.11079	\$142.03980
89	\$125.25286	\$136.34546	\$140.41670	\$142.09735	\$144.08157	\$146.11374	\$148.13981
90	\$130.64358	\$142.19545	\$146.42031	\$148.15952	\$150.23957	\$152.37389	\$154.50181
91	\$136.26631	\$148.29642	\$152.68061	\$154.48031	\$156.66076	\$158.90225	\$161.13702
92	\$142.13105	\$154.65917	\$159.20857	\$161.07077	\$163.35639	\$165.71031	\$168.05718
93	\$145.78144	\$158.56191	\$163.18077	\$165.06688	\$167.41103	\$169.83087	\$172.24345
94	\$149.52559	\$162.56313	\$167.25208	\$169.16214	\$171.56631	\$174.05386	\$176.53398
95	\$153.36591	\$166.66532	\$171.42495	\$173.35900	\$175.82472	\$178.38189	\$180.93140
96	\$157.30486	\$170.87102	\$175.70196	\$177.65997	\$180.18884	\$182.81754	\$185.43836
97	\$161.34497	\$175.18285	\$180.08565	\$182.06766	\$184.66127	\$187.36347	\$190.05757
98	\$164.66007	\$178.71936	\$183.68012	\$185.68129	\$188.32804	\$191.09065	\$193.84499
99	\$167.36664	\$181.60568	\$186.61308	\$188.62958	\$191.31968	\$194.13171	\$196.93531
100	\$169.56750	\$183.95202	\$188.99692	\$191.02566	\$193.75102	\$196.60327	\$199.44699

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Convertible Inflation Protection - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
30 and under	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
31	\$3.14482	\$3.26777	\$3.50855	\$3.74138	\$4.03195	\$4.27199
32	\$3.15081	\$3.27383	\$3.51512	\$3.74844	\$4.03951	\$4.27992
33	\$3.15647	\$3.27952	\$3.52126	\$3.75508	\$4.04658	\$4.28733
34	\$3.16177	\$3.28482	\$3.52701	\$3.76128	\$4.05317	\$4.29423
35	\$3.16671	\$3.28975	\$3.53234	\$3.76701	\$4.05926	\$4.30057
36	\$3.17129	\$3.29428	\$3.53723	\$3.77228	\$4.06482	\$4.30633
37	\$3.17698	\$3.29971	\$3.54272	\$3.77759	\$4.07048	\$4.31219
38	\$3.18277	\$3.30524	\$3.54828	\$3.78288	\$4.07614	\$4.31804
39	\$3.18866	\$3.31077	\$3.55384	\$3.78817	\$4.08180	\$4.32389
40	\$3.19465	\$3.31630	\$3.55940	\$3.79346	\$4.08746	\$4.32974
41	\$3.20074	\$3.32183	\$3.56496	\$3.79875	\$4.09312	\$4.33559
42	\$3.20693	\$3.32736	\$3.57052	\$3.80404	\$4.09878	\$4.34144
43	\$3.21322	\$3.33289	\$3.57608	\$3.80933	\$4.10444	\$4.34729
44	\$3.21961	\$3.33842	\$3.58164	\$3.81462	\$4.11010	\$4.35314
45	\$3.22610	\$3.34395	\$3.58720	\$3.81991	\$4.11576	\$4.35899
46	\$3.23269	\$3.34948	\$3.59276	\$3.82520	\$4.12142	\$4.36484
47	\$3.23938	\$3.35501	\$3.59832	\$3.83049	\$4.12708	\$4.37069
48	\$3.24617	\$3.36054	\$3.60388	\$3.83578	\$4.13274	\$4.37654
49	\$3.25306	\$3.36607	\$3.60944	\$3.84107	\$4.13840	\$4.38239
50	\$3.25995	\$3.37160	\$3.61500	\$3.84636	\$4.14406	\$4.38824
51	\$3.26694	\$3.37713	\$3.62056	\$3.85165	\$4.14972	\$4.39409
52	\$3.27403	\$3.38266	\$3.62612	\$3.85694	\$4.15538	\$4.40000
53	\$3.28122	\$3.38819	\$3.63168	\$3.86223	\$4.16104	\$4.40591
54	\$3.28851	\$3.39372	\$3.63724	\$3.86752	\$4.16670	\$4.41182
55	\$3.29590	\$3.39925	\$3.64280	\$3.87281	\$4.17236	\$4.41773
56	\$3.30339	\$3.40478	\$3.64836	\$3.87810	\$4.17802	\$4.42364
57	\$3.31098	\$3.41031	\$3.65392	\$3.88339	\$4.18368	\$4.42955
58	\$3.31867	\$3.41584	\$3.65948	\$3.88868	\$4.18934	\$4.43546
59	\$3.32646	\$3.42137	\$3.66504	\$3.89397	\$4.19500	\$4.44137
60	\$3.33435	\$3.42690	\$3.67060	\$3.89926	\$4.20066	\$4.44728
61	\$3.34234	\$3.43243	\$3.67616	\$3.90455	\$4.20632	\$4.45319
62	\$3.35043	\$3.43796	\$3.68172	\$3.90984	\$4.21198	\$4.45910
63	\$3.35862	\$3.44349	\$3.68728	\$3.91513	\$4.21764	\$4.46501
64	\$3.36691	\$3.44902	\$3.69284	\$3.92042	\$4.22330	\$4.47092
65	\$3.37530	\$3.45455	\$3.69840	\$3.92571	\$4.22896	\$4.47683
66	\$3.38379	\$3.46008	\$3.70396	\$3.93100	\$4.23462	\$4.48274
67	\$3.39238	\$3.46561	\$3.70952	\$3.93629	\$4.24028	\$4.48865
68	\$3.40107	\$3.47114	\$3.71508	\$3.94158	\$4.24594	\$4.49456
69	\$3.40986	\$3.47667	\$3.72064	\$3.94687	\$4.25160	\$4.50047
70	\$3.41875	\$3.48220	\$3.72620	\$3.95216	\$4.25726	\$4.50638
71	\$3.42774	\$3.48773	\$3.73176	\$3.95745	\$4.26292	\$4.51229
72	\$3.43683	\$3.49326	\$3.73732	\$3.96274	\$4.26858	\$4.51820
73	\$3.44602	\$3.49879	\$3.74288	\$3.96803	\$4.27424	\$4.52411
74	\$3.45531	\$3.50432	\$3.74844	\$3.97332	\$4.27990	\$4.53002
75	\$3.46470	\$3.50985	\$3.75399	\$3.97861	\$4.28556	\$4.53593
76	\$3.47419	\$3.51538	\$3.75955	\$3.98389	\$4.29122	\$4.54184
77	\$3.48378	\$3.52091	\$3.76511	\$3.98918	\$4.29688	\$4.54775
78	\$3.49347	\$3.52644	\$3.77067	\$3.99447	\$4.30254	\$4.55366
79	\$3.50326	\$3.53197	\$3.77623	\$3.99976	\$4.30820	\$4.55957
80	\$3.51315	\$3.53750	\$3.78179	\$4.00505	\$4.31386	\$4.56548
81	\$3.52314	\$3.54303	\$3.78735	\$4.01034	\$4.31952	\$4.57139
82	\$3.53323	\$3.54856	\$3.79291	\$4.01563	\$4.32518	\$4.57730
83	\$3.54342	\$3.55409	\$3.79847	\$4.02092	\$4.33084	\$4.58321
84	\$3.55371	\$3.55962	\$3.80403	\$4.02621	\$4.33650	\$4.58912

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$4.43396	\$4.60507	\$4.75371	\$5.05857	\$5.35628	\$5.68266
31	\$4.44225	\$4.61370	\$4.76246	\$5.06794	\$5.36615	\$5.69308
32	\$4.45001	\$4.62179	\$4.77059	\$5.07667	\$5.37533	\$5.70276
33	\$4.45721	\$4.62929	\$4.77812	\$5.08474	\$5.38381	\$5.71169
34	\$4.46385	\$4.63619	\$4.78504	\$5.09216	\$5.39156	\$5.71982
35	\$4.46990	\$4.64246	\$4.79129	\$5.09885	\$5.39855	\$5.72713
36	\$4.38001	\$4.54947	\$4.69460	\$4.99662	\$5.29042	\$5.61260
37	\$4.29194	\$4.45835	\$4.59984	\$4.89642	\$5.18446	\$5.50035
38	\$4.20563	\$4.36905	\$4.50701	\$4.79824	\$5.08063	\$5.39035
39	\$4.12105	\$4.28155	\$4.41604	\$4.70204	\$4.97887	\$5.28254
40	\$4.03819	\$4.19578	\$4.32691	\$4.60775	\$4.87915	\$5.17691
41	\$3.95698	\$4.11174	\$4.23959	\$4.51536	\$4.78143	\$5.07337
42	\$3.87741	\$4.02938	\$4.15401	\$4.42483	\$4.68567	\$4.97192
43	\$3.79944	\$3.94867	\$4.07018	\$4.33610	\$4.59181	\$4.87248
44	\$3.72303	\$3.86958	\$3.98803	\$4.24916	\$4.49985	\$4.77504
45	\$3.64816	\$3.79208	\$3.90754	\$4.16396	\$4.40972	\$4.67954
46	\$3.39276	\$3.52704	\$3.63028	\$3.86930	\$4.09629	\$4.34575
47	\$3.15525	\$3.28052	\$3.37269	\$3.59549	\$3.80515	\$4.03577
48	\$2.93436	\$3.05123	\$3.13337	\$3.34106	\$3.53470	\$3.74790
49	\$2.72894	\$2.83796	\$2.91104	\$3.10463	\$3.28346	\$3.48056
50	\$2.53790	\$2.63961	\$2.70448	\$2.88493	\$3.05009	\$3.23229
51	\$2.36023	\$2.45512	\$2.51258	\$2.68078	\$2.83330	\$3.00174
52	\$2.19499	\$2.28353	\$2.33429	\$2.49107	\$2.63192	\$2.78763
53	\$2.04133	\$2.12392	\$2.16866	\$2.31479	\$2.44486	\$2.58878
54	\$1.89842	\$1.97548	\$2.01477	\$2.15098	\$2.27109	\$2.40412
55	\$1.76552	\$1.83740	\$1.87182	\$1.99877	\$2.10966	\$2.23264
56	\$1.60452	\$1.66786	\$1.70229	\$1.81451	\$1.91433	\$2.02483
57	\$1.45820	\$1.51397	\$1.54813	\$1.64722	\$1.73707	\$1.83635
58	\$1.32522	\$1.37427	\$1.40791	\$1.49536	\$1.57623	\$1.66542
59	\$1.20437	\$1.24746	\$1.28041	\$1.35749	\$1.43029	\$1.51041
60	\$1.09454	\$1.13235	\$1.16445	\$1.23233	\$1.29786	\$1.36983
61	\$0.99473	\$1.02788	\$1.05898	\$1.11873	\$1.17768	\$1.24232
62	\$0.90402	\$0.93303	\$0.96308	\$1.01558	\$1.06864	\$1.12669
63	\$0.95643	\$0.98744	\$1.01954	\$1.07570	\$1.13244	\$1.19451
64	\$1.01188	\$1.04502	\$1.07932	\$1.13939	\$1.20005	\$1.26642
65	\$1.07055	\$1.10595	\$1.14260	\$1.20683	\$1.27168	\$1.34267
66	\$1.13262	\$1.17044	\$1.20960	\$1.27827	\$1.34761	\$1.42349
67	\$1.19828	\$1.23870	\$1.28051	\$1.35395	\$1.42805	\$1.50919
68	\$1.30466	\$1.34844	\$1.39375	\$1.47341	\$1.55378	\$1.64184
69	\$1.42047	\$1.46790	\$1.51700	\$1.60343	\$1.69059	\$1.78616
70	\$1.54658	\$1.59795	\$1.65115	\$1.74491	\$1.83946	\$1.94315
71	\$1.68388	\$1.73951	\$1.79717	\$1.89888	\$2.00141	\$2.11395
72	\$1.83336	\$1.89363	\$1.95610	\$2.06643	\$2.17764	\$2.29977
73	\$1.99571	\$2.06219	\$2.13111	\$2.25306	\$2.37598	\$2.51110
74	\$2.17243	\$2.24575	\$2.32178	\$2.45655	\$2.59239	\$2.74184
75	\$2.36481	\$2.44565	\$2.52951	\$2.67843	\$2.82852	\$2.99379
76	\$2.57421	\$2.66334	\$2.75582	\$2.92034	\$3.08614	\$3.26890
77	\$2.80216	\$2.90041	\$3.00239	\$3.18409	\$3.36723	\$3.56928
78	\$3.02239	\$3.12858	\$3.23886	\$3.43575	\$3.63427	\$3.85362
79	\$3.25993	\$3.37470	\$3.49398	\$3.70730	\$3.92249	\$4.16060
80	\$3.51614	\$3.64018	\$3.76917	\$4.00031	\$4.23356	\$4.49206
81	\$3.79247	\$3.92655	\$4.06604	\$4.31648	\$4.56929	\$4.84991
82	\$4.09053	\$4.23545	\$4.38631	\$4.65763	\$4.93166	\$5.23627
83	\$4.38290	\$4.53766	\$4.69889	\$4.98932	\$5.28282	\$5.60976
84	\$4.69618	\$4.86145	\$5.03375	\$5.34464	\$5.65898	\$6.00989

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$6.15992	\$6.66506	\$6.81591	\$6.89642	\$6.99413	\$7.08629	\$7.17815
31	\$6.17111	\$6.67719	\$6.82850	\$6.90909	\$7.00698	\$7.09930	\$7.19134
32	\$6.18148	\$6.68842	\$6.84016	\$6.92081	\$7.01886	\$7.11135	\$7.20355
33	\$6.19100	\$6.69872	\$6.85087	\$6.93155	\$7.02977	\$7.12239	\$7.21473
34	\$6.19964	\$6.70805	\$6.86059	\$6.94129	\$7.03965	\$7.13239	\$7.22486
35	\$6.20738	\$6.71638	\$6.86931	\$6.95002	\$7.04849	\$7.14133	\$7.23391
36	\$6.08297	\$6.58197	\$6.73049	\$6.80865	\$6.90457	\$6.99518	\$7.08552
37	\$5.96106	\$6.45026	\$6.59447	\$6.67018	\$6.76358	\$6.85200	\$6.94018
38	\$5.84160	\$6.32118	\$6.46121	\$6.53451	\$6.62548	\$6.71177	\$6.79781
39	\$5.72453	\$6.19467	\$6.33063	\$6.40161	\$6.49019	\$6.57441	\$6.65837
40	\$5.60979	\$6.07071	\$6.20269	\$6.27140	\$6.35767	\$6.43985	\$6.52178
41	\$5.49736	\$5.94922	\$6.07734	\$6.14385	\$6.22785	\$6.30805	\$6.38801
42	\$5.38720	\$5.83016	\$5.95453	\$6.01888	\$6.10069	\$6.17895	\$6.25697
43	\$5.27922	\$5.71349	\$5.83419	\$5.89646	\$5.97612	\$6.05248	\$6.12863
44	\$5.17342	\$5.59915	\$5.71629	\$5.77653	\$5.85410	\$5.92861	\$6.00290
45	\$5.06974	\$5.48710	\$5.60077	\$5.65904	\$5.73456	\$5.80727	\$5.87977
46	\$4.70471	\$5.09154	\$5.19371	\$5.24530	\$5.31478	\$5.38186	\$5.44874
47	\$4.36597	\$4.72449	\$4.81624	\$4.86180	\$4.92573	\$4.98762	\$5.04932
48	\$4.05161	\$4.38390	\$4.46620	\$4.50634	\$4.56516	\$4.62224	\$4.67917
49	\$3.75989	\$4.06785	\$4.14160	\$4.17687	\$4.23098	\$4.28364	\$4.33616
50	\$3.48918	\$3.77460	\$3.84059	\$3.87149	\$3.92126	\$3.96985	\$4.01828
51	\$3.23795	\$3.50248	\$3.56146	\$3.58843	\$3.63422	\$3.67904	\$3.72373
52	\$3.00482	\$3.25000	\$3.30262	\$3.32608	\$3.36819	\$3.40953	\$3.45075
53	\$2.78847	\$3.01570	\$3.06259	\$3.08289	\$3.12164	\$3.15977	\$3.19779
54	\$2.58769	\$2.79829	\$2.84000	\$2.85750	\$2.89313	\$2.92830	\$2.96338
55	\$2.40137	\$2.59656	\$2.63360	\$2.64858	\$2.68134	\$2.71379	\$2.74614
56	\$2.17829	\$2.35280	\$2.38925	\$2.40461	\$2.43406	\$2.46317	\$2.49220
57	\$1.97592	\$2.13193	\$2.16756	\$2.18313	\$2.20958	\$2.23571	\$2.26175
58	\$1.79234	\$1.93178	\$1.96644	\$1.98203	\$2.00580	\$2.02924	\$2.05261
59	\$1.62584	\$1.75043	\$1.78399	\$1.79946	\$1.82081	\$1.84184	\$1.86280
60	\$1.47479	\$1.58611	\$1.61847	\$1.63371	\$1.65289	\$1.67175	\$1.69056
61	\$1.33778	\$1.43721	\$1.46829	\$1.48323	\$1.50045	\$1.51736	\$1.53422
62	\$1.21349	\$1.30228	\$1.33206	\$1.34661	\$1.36207	\$1.37723	\$1.39236
63	\$1.28742	\$1.38249	\$1.41457	\$1.43013	\$1.44669	\$1.46294	\$1.47913
64	\$1.36585	\$1.46765	\$1.50219	\$1.51884	\$1.53656	\$1.55396	\$1.57132
65	\$1.44905	\$1.55804	\$1.59524	\$1.61304	\$1.63201	\$1.65066	\$1.66925
66	\$1.53732	\$1.65401	\$1.69406	\$1.71309	\$1.73339	\$1.75337	\$1.77328
67	\$1.63097	\$1.75589	\$1.79898	\$1.81933	\$1.84108	\$1.86247	\$1.88379
68	\$1.77412	\$1.90993	\$1.95705	\$1.97914	\$2.00275	\$2.02602	\$2.04921
69	\$1.92984	\$2.07748	\$2.12903	\$2.15299	\$2.17863	\$2.20392	\$2.22915
70	\$2.09922	\$2.25972	\$2.31610	\$2.34210	\$2.36995	\$2.39746	\$2.42489
71	\$2.28348	\$2.45797	\$2.51961	\$2.54781	\$2.57807	\$2.60798	\$2.63783
72	\$2.48390	\$2.67359	\$2.74101	\$2.77160	\$2.80447	\$2.83701	\$2.86945
73	\$2.71505	\$2.92538	\$3.00047	\$3.03423	\$3.07050	\$3.10654	\$3.14247
74	\$2.96770	\$3.20088	\$3.28449	\$3.32173	\$3.36177	\$3.40167	\$3.44144
75	\$3.24387	\$3.50233	\$3.59540	\$3.63648	\$3.68068	\$3.72484	\$3.76889
76	\$3.54573	\$3.83217	\$3.93574	\$3.98106	\$4.02982	\$4.07872	\$4.12748
77	\$3.87569	\$4.19307	\$4.30830	\$4.35827	\$4.41210	\$4.46622	\$4.52018
78	\$4.18680	\$4.53286	\$4.65893	\$4.71330	\$4.77216	\$4.83143	\$4.89052
79	\$4.52289	\$4.90019	\$5.03809	\$5.09726	\$5.16160	\$5.22650	\$5.29120
80	\$4.88596	\$5.29727	\$5.44811	\$5.51248	\$5.58284	\$5.65388	\$5.72470
81	\$5.27817	\$5.72654	\$5.89150	\$5.96153	\$6.03844	\$6.11620	\$6.19373
82	\$5.70186	\$6.19059	\$6.37097	\$6.44716	\$6.53123	\$6.61633	\$6.70117
83	\$6.11041	\$6.63798	\$6.83274	\$6.91472	\$7.00595	\$7.09845	\$7.19068
84	\$6.54823	\$7.11769	\$7.32798	\$7.41617	\$7.51517	\$7.61571	\$7.71594

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$13.12915	\$13.65817	\$14.65986	\$15.40363	\$16.39049	\$17.24461
31	\$13.22732	\$13.76015	\$14.76938	\$15.51836	\$16.51217	\$17.37229
32	\$13.32600	\$13.86265	\$14.87944	\$15.63367	\$16.63439	\$17.50058
33	\$13.42520	\$13.96567	\$14.99004	\$15.74952	\$16.75720	\$17.62946
34	\$13.52490	\$14.06920	\$15.10120	\$15.86593	\$16.88057	\$17.75892
35	\$13.62510	\$14.17325	\$15.21290	\$15.98291	\$17.00450	\$17.88894
36	\$13.69990	\$14.25199	\$15.30089	\$16.07758	\$17.10762	\$17.99948
37	\$13.77512	\$14.33116	\$15.38940	\$16.17280	\$17.21135	\$18.11071
38	\$13.85073	\$14.41078	\$15.47841	\$16.26859	\$17.31572	\$18.22263
39	\$13.92677	\$14.49084	\$15.56795	\$16.36494	\$17.42072	\$18.33523
40	\$14.00323	\$14.57134	\$15.65800	\$16.46188	\$17.52636	\$18.44853
41	\$14.08011	\$14.65229	\$15.74857	\$16.55937	\$17.63264	\$18.56254
42	\$14.15740	\$14.73369	\$15.83966	\$16.65746	\$17.73956	\$18.67723
43	\$14.23512	\$14.81553	\$15.93129	\$16.75612	\$17.84713	\$18.79265
44	\$14.31328	\$14.89783	\$16.02344	\$16.85536	\$17.95535	\$18.90878
45	\$14.39185	\$14.98060	\$16.11612	\$16.95519	\$18.06424	\$19.02562
46	\$14.52569	\$15.11998	\$16.26837	\$17.11536	\$18.23447	\$19.20524
47	\$14.66076	\$15.26066	\$16.42205	\$17.27705	\$18.40630	\$19.38656
48	\$14.79709	\$15.40264	\$16.57718	\$17.44026	\$18.57976	\$19.56959
49	\$14.93469	\$15.54595	\$16.73378	\$17.60502	\$18.75485	\$19.75435
50	\$15.07356	\$15.69058	\$16.89186	\$17.77133	\$18.93158	\$19.94085
51	\$15.21374	\$15.83656	\$17.05143	\$17.93921	\$19.10999	\$20.12911
52	\$15.35521	\$15.98390	\$17.21251	\$18.10868	\$19.29007	\$20.31915
53	\$15.49800	\$16.13261	\$17.37511	\$18.27975	\$19.47185	\$20.51099
54	\$15.64211	\$16.28271	\$17.53924	\$18.45243	\$19.65534	\$20.70463
55	\$15.78756	\$16.43420	\$17.70494	\$18.62675	\$19.84057	\$20.90010
56	\$15.80389	\$16.44917	\$17.72228	\$18.64172	\$19.85016	\$20.90597
57	\$15.82022	\$16.46415	\$17.73965	\$18.65669	\$19.85974	\$20.91186
58	\$15.83658	\$16.47915	\$17.75702	\$18.67168	\$19.86934	\$20.91774
59	\$15.85296	\$16.49415	\$17.77443	\$18.68669	\$19.87894	\$20.92363
60	\$15.86935	\$16.50918	\$17.79184	\$18.70171	\$19.88854	\$20.92951
61	\$15.88576	\$16.52421	\$17.80927	\$18.71672	\$19.89816	\$20.93540
62	\$15.90218	\$16.53926	\$17.82672	\$18.73176	\$19.90777	\$20.94128
63	\$15.88639	\$16.51945	\$17.80709	\$18.70536	\$19.87058	\$20.89651
64	\$15.87063	\$16.49965	\$17.78749	\$18.67901	\$19.83347	\$20.85184
65	\$15.85488	\$16.47989	\$17.76791	\$18.65269	\$19.79643	\$20.80725
66	\$15.83915	\$16.46014	\$17.74833	\$18.62639	\$19.75945	\$20.76277
67	\$15.82342	\$16.44042	\$17.72880	\$18.60014	\$19.72254	\$20.71837
68	\$15.86442	\$16.47800	\$17.77314	\$18.63773	\$19.74872	\$20.73755
69	\$15.90553	\$16.51565	\$17.81760	\$18.67540	\$19.77491	\$20.75675
70	\$15.94675	\$16.55339	\$17.86216	\$18.71313	\$19.80116	\$20.77596
71	\$15.98807	\$16.59122	\$17.90684	\$18.75095	\$19.82743	\$20.79520
72	\$16.02951	\$16.62914	\$17.95162	\$18.78884	\$19.85374	\$20.81445
73	\$16.26683	\$16.86939	\$18.22059	\$19.06027	\$20.12398	\$21.08852
74	\$16.50768	\$17.11312	\$18.49360	\$19.33563	\$20.39791	\$21.36621
75	\$16.75209	\$17.36036	\$18.77068	\$19.61496	\$20.67555	\$21.64755
76	\$17.00012	\$17.61118	\$19.05192	\$19.89834	\$20.95698	\$21.93260
77	\$17.25182	\$17.86562	\$19.33738	\$20.18580	\$21.24224	\$22.22140
78	\$17.21759	\$17.81356	\$19.28619	\$20.10475	\$21.11733	\$22.06453
79	\$17.18343	\$17.76164	\$19.23515	\$20.02402	\$20.99315	\$21.90875
80	\$17.14935	\$17.70987	\$19.18423	\$19.94363	\$20.86971	\$21.75408
81	\$17.11532	\$17.65827	\$19.13345	\$19.86356	\$20.74699	\$21.60051
82	\$17.08137	\$17.60680	\$19.08280	\$19.78380	\$20.62500	\$21.44801
83	\$17.07330	\$17.57103	\$19.04517	\$19.70155	\$20.47860	\$21.25217
84	\$17.06524	\$17.53533	\$19.00762	\$19.61966	\$20.33325	\$21.05811

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$17.78634	\$18.35057	\$18.84209	\$19.92655	\$20.85400	\$21.95726
31	\$17.91790	\$18.48612	\$18.98091	\$20.07319	\$21.00695	\$22.11795
32	\$18.05007	\$18.62227	\$19.12032	\$20.22044	\$21.16054	\$22.27926
33	\$18.18284	\$18.75903	\$19.26033	\$20.36834	\$21.31475	\$22.44123
34	\$18.31620	\$18.89638	\$19.40095	\$20.51685	\$21.46957	\$22.60381
35	\$18.45014	\$19.03431	\$19.54214	\$20.66595	\$21.62500	\$22.76699
36	\$18.56550	\$19.15449	\$19.66577	\$20.79938	\$21.76454	\$22.91388
37	\$18.68158	\$19.27542	\$19.79017	\$20.93366	\$21.90498	\$23.06172
38	\$18.79839	\$19.39711	\$19.91537	\$21.06882	\$22.04632	\$23.21051
39	\$18.91593	\$19.51957	\$20.04135	\$21.20484	\$22.18859	\$23.36025
40	\$19.03421	\$19.64282	\$20.16813	\$21.34175	\$22.33176	\$23.51097
41	\$19.15322	\$19.76682	\$20.29572	\$21.47954	\$22.47585	\$23.66266
42	\$19.27297	\$19.89162	\$20.42412	\$21.61822	\$22.62088	\$23.81532
43	\$19.39348	\$20.01720	\$20.55332	\$21.75780	\$22.76685	\$23.96898
44	\$19.51473	\$20.14359	\$20.68334	\$21.89826	\$22.91375	\$24.12362
45	\$19.63675	\$20.27076	\$20.81418	\$22.03965	\$23.06161	\$24.27926
46	\$19.82314	\$20.46326	\$21.01044	\$22.24955	\$23.27894	\$24.50651
47	\$20.01129	\$20.65759	\$21.20855	\$22.46146	\$23.49833	\$24.73589
48	\$20.20123	\$20.85376	\$21.40853	\$22.67539	\$23.71978	\$24.96742
49	\$20.39298	\$21.05180	\$21.61039	\$22.89135	\$23.94331	\$25.20110
50	\$20.58654	\$21.25171	\$21.81415	\$23.10937	\$24.16895	\$25.43698
51	\$20.78194	\$21.45352	\$22.01984	\$23.32947	\$24.39673	\$25.67507
52	\$20.97919	\$21.65725	\$22.22746	\$23.55166	\$24.62665	\$25.91538
53	\$21.17832	\$21.86292	\$22.43705	\$23.77597	\$24.85872	\$26.15795
54	\$21.37933	\$22.07053	\$22.64862	\$24.00242	\$25.09299	\$26.40278
55	\$21.58226	\$22.28013	\$22.86217	\$24.23102	\$25.32947	\$26.64991
56	\$21.58700	\$22.28226	\$22.85898	\$24.22646	\$25.31737	\$26.63228
57	\$21.59172	\$22.28438	\$22.85578	\$24.22190	\$25.30526	\$26.61467
58	\$21.59645	\$22.28651	\$22.85259	\$24.21733	\$25.29317	\$26.59706
59	\$21.60118	\$22.28864	\$22.84939	\$24.21277	\$25.28108	\$26.57947
60	\$21.60591	\$22.29077	\$22.84620	\$24.20821	\$25.26899	\$26.56190
61	\$21.61064	\$22.29289	\$22.84300	\$24.20365	\$25.25691	\$26.54433
62	\$21.61538	\$22.29502	\$22.83981	\$24.19909	\$25.24484	\$26.52677
63	\$21.56752	\$22.24192	\$22.77742	\$24.13215	\$25.16422	\$26.43563
64	\$21.51979	\$22.18893	\$22.71521	\$24.06539	\$25.08386	\$26.34479
65	\$21.47215	\$22.13609	\$22.65316	\$23.99881	\$25.00375	\$26.25426
66	\$21.42460	\$22.08336	\$22.59128	\$23.93242	\$24.92390	\$26.16405
67	\$21.37718	\$22.03076	\$22.52957	\$23.86621	\$24.84431	\$26.07415
68	\$21.39436	\$22.04288	\$22.52928	\$23.86499	\$24.82545	\$26.04261
69	\$21.41155	\$22.05502	\$22.52898	\$23.86375	\$24.80661	\$26.01113
70	\$21.42876	\$22.06717	\$22.52870	\$23.86253	\$24.78780	\$25.97968
71	\$21.44598	\$22.07932	\$22.52840	\$23.86130	\$24.76898	\$25.94827
72	\$21.46322	\$22.09147	\$22.52811	\$23.86007	\$24.75019	\$25.91689
73	\$21.74407	\$22.37393	\$22.79753	\$24.14677	\$25.01933	\$26.17984
74	\$22.02860	\$22.66002	\$23.07018	\$24.43691	\$25.29141	\$26.44545
75	\$22.31685	\$22.94975	\$23.34608	\$24.73054	\$25.56644	\$26.71376
76	\$22.60888	\$23.24319	\$23.62530	\$25.02770	\$25.84447	\$26.98479
77	\$22.90471	\$23.54039	\$23.90785	\$25.32843	\$26.12551	\$27.25856
78	\$22.73187	\$23.34465	\$23.67199	\$25.06552	\$25.80157	\$26.88680
79	\$22.56032	\$23.15054	\$23.43845	\$24.80535	\$25.48164	\$26.52011
80	\$22.39008	\$22.95803	\$23.20723	\$24.54788	\$25.16568	\$26.15843
81	\$22.22111	\$22.76715	\$22.97828	\$24.29308	\$24.85364	\$25.80167
82	\$22.05342	\$22.57783	\$22.75159	\$24.04093	\$24.54547	\$25.44978
83	\$21.83046	\$22.31916	\$22.43629	\$23.67523	\$24.11484	\$25.05392
84	\$21.60976	\$22.06345	\$22.12535	\$23.31509	\$23.69177	\$24.66423

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$23.45474	\$25.05476	\$25.44824	\$25.69332	\$26.01426	\$26.32836	\$26.64153
31	\$23.62561	\$25.23668	\$25.63285	\$25.87953	\$26.20270	\$26.51903	\$26.83440
32	\$23.79713	\$25.41925	\$25.81811	\$26.06639	\$26.39180	\$26.71036	\$27.02796
33	\$23.96928	\$25.60248	\$26.00403	\$26.25390	\$26.58156	\$26.90235	\$27.22218
34	\$24.14206	\$25.78634	\$26.19058	\$26.44204	\$26.77195	\$27.09497	\$27.41702
35	\$24.31544	\$25.97080	\$26.37776	\$26.63079	\$26.96295	\$27.28820	\$27.61248
36	\$24.46879	\$26.13085	\$26.53426	\$26.78752	\$27.12098	\$27.44780	\$27.77364
37	\$24.62311	\$26.29188	\$26.69169	\$26.94518	\$27.27993	\$27.60833	\$27.93574
38	\$24.77839	\$26.45390	\$26.85003	\$27.10375	\$27.43981	\$27.76980	\$28.09880
39	\$24.93466	\$26.61692	\$27.00934	\$27.26327	\$27.60064	\$27.93221	\$28.26280
40	\$25.09192	\$26.78095	\$27.16958	\$27.42373	\$27.76240	\$28.09557	\$28.42775
41	\$25.25015	\$26.94598	\$27.33076	\$27.58512	\$27.92511	\$28.25989	\$28.59367
42	\$25.40940	\$27.11204	\$27.49292	\$27.74747	\$28.08878	\$28.42517	\$28.76056
43	\$25.56964	\$27.27912	\$27.65602	\$27.91078	\$28.25339	\$28.59142	\$28.92842
44	\$25.73090	\$27.44722	\$27.82011	\$28.07504	\$28.41899	\$28.75863	\$29.09727
45	\$25.89317	\$27.61636	\$27.98515	\$28.24027	\$28.58554	\$28.92683	\$29.26709
46	\$26.12979	\$27.86378	\$28.23571	\$28.49162	\$28.83964	\$29.18392	\$29.52716
47	\$26.36857	\$28.11342	\$28.48851	\$28.74522	\$29.09600	\$29.44329	\$29.78953
48	\$26.60953	\$28.36528	\$28.74358	\$29.00106	\$29.35463	\$29.70495	\$30.05423
49	\$26.85268	\$28.61941	\$29.00092	\$29.25920	\$29.61557	\$29.96896	\$30.32128
50	\$27.09806	\$28.87582	\$29.26057	\$29.51962	\$29.87883	\$30.23530	\$30.59072
51	\$27.34570	\$29.13452	\$29.52255	\$29.78235	\$30.14442	\$30.50402	\$30.86254
52	\$27.59558	\$29.39554	\$29.78687	\$30.04744	\$30.41238	\$30.77512	\$31.13678
53	\$27.84775	\$29.65890	\$30.05356	\$30.31487	\$30.68271	\$31.04863	\$31.41345
54	\$28.10222	\$29.92462	\$30.32264	\$30.58470	\$30.95546	\$31.32457	\$31.69258
55	\$28.35903	\$30.19271	\$30.59412	\$30.85692	\$31.23062	\$31.60297	\$31.97419
56	\$28.62974	\$30.46487	\$30.86654	\$31.12916	\$31.50605	\$31.87530	\$32.24922
57	\$28.90048	\$30.73707	\$31.13899	\$31.40074	\$31.77746	\$32.14608	\$32.52331
58	\$29.17125	\$31.00933	\$31.41150	\$31.67380	\$32.04880	\$32.41732	\$32.79444
59	\$29.44204	\$31.28162	\$31.68405	\$31.94620	\$32.32030	\$32.68884	\$33.06556
60	\$29.71287	\$31.55397	\$31.95664	\$32.21865	\$32.59279	\$32.96033	\$33.33668
61	\$29.98373	\$31.82637	\$32.22928	\$32.49115	\$32.86528	\$33.23282	\$33.60780
62	\$30.25462	\$32.09881	\$32.50197	\$32.76369	\$33.13777	\$33.50496	\$33.87892
63	\$30.52554	\$32.37130	\$32.77471	\$33.03624	\$33.41026	\$33.77710	\$34.15004
64	\$30.79648	\$32.64384	\$33.04769	\$33.30874	\$33.68276	\$34.04947	\$34.42116
65	\$31.06744	\$32.91642	\$33.31979	\$33.58129	\$33.95526	\$34.32457	\$34.69228
66	\$31.33840	\$33.18902	\$33.59238	\$33.85389	\$34.22781	\$34.59767	\$34.96340
67	\$31.60936	\$33.46162	\$33.86502	\$34.12649	\$34.50031	\$34.87017	\$35.23452
68	\$31.88032	\$33.73422	\$34.13761	\$34.39909	\$34.77281	\$35.14277	\$35.50564
69	\$32.15128	\$34.00682	\$34.40971	\$34.67169	\$35.04531	\$35.41537	\$35.77676
70	\$32.42224	\$34.27942	\$34.68183	\$34.94429	\$35.31785	\$35.68791	\$36.04788
71	\$32.69320	\$34.55202	\$34.95395	\$35.21689	\$35.59039	\$35.96045	\$36.31900
72	\$32.96416	\$34.82462	\$35.22607	\$35.48943	\$35.86293	\$36.23301	\$36.59012
73	\$33.23512	\$35.09722	\$35.49819	\$35.76197	\$36.13547	\$36.50557	\$36.86124
74	\$33.50608	\$35.36982	\$35.77031	\$36.03451	\$36.40801	\$36.77813	\$37.13236
75	\$33.77704	\$35.64242	\$36.04243	\$36.30705	\$36.68055	\$37.05067	\$37.40348
76	\$34.04800	\$35.91502	\$36.31455	\$36.57959	\$36.95309	\$37.32321	\$37.67460
77	\$34.31896	\$36.18762	\$36.58667	\$36.85213	\$37.22573	\$37.59575	\$37.94572
78	\$34.58992	\$36.46022	\$36.85879	\$37.12467	\$37.49827	\$37.86829	\$38.21684
79	\$34.86088	\$36.73282	\$37.13091	\$37.39721	\$37.77081	\$38.14085	\$38.48796
80	\$35.13184	\$37.00542	\$37.40303	\$37.66975	\$38.04335	\$38.41339	\$38.75908
81	\$35.40280	\$37.27802	\$37.67515	\$37.94229	\$38.31589	\$38.68593	\$39.03020
82	\$35.67376	\$37.55062	\$37.94727	\$38.21483	\$38.58843	\$38.95847	\$39.30132
83	\$35.94472	\$37.82322	\$38.21939	\$38.48737	\$38.86097	\$39.23101	\$39.57244
84	\$36.21568	\$38.09582	\$38.49151	\$38.75991	\$39.13351	\$39.50355	\$39.84356

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$4.09911	\$4.25143	\$4.58635	\$4.87516	\$5.15458	\$5.48532
31	\$4.13812	\$4.29150	\$4.62929	\$4.92044	\$5.20165	\$5.53508
32	\$4.17741	\$4.33183	\$4.67248	\$4.96600	\$5.24895	\$5.58509
33	\$4.21696	\$4.37244	\$4.71597	\$5.01183	\$5.29652	\$5.63537
34	\$4.25680	\$4.41331	\$4.75971	\$5.05792	\$5.34434	\$5.68591
35	\$4.29689	\$4.45444	\$4.80373	\$5.10429	\$5.39240	\$5.73668
36	\$4.38191	\$4.54254	\$4.89994	\$5.20723	\$5.50078	\$5.85304
37	\$4.46862	\$4.63237	\$4.99808	\$5.31226	\$5.61134	\$5.97178
38	\$4.55704	\$4.72400	\$5.09818	\$5.41939	\$5.72413	\$6.09291
39	\$4.64722	\$4.81742	\$5.20028	\$5.52868	\$5.83919	\$6.21650
40	\$4.73918	\$4.91269	\$5.30443	\$5.64019	\$5.95655	\$6.34259
41	\$4.83296	\$5.00985	\$5.41066	\$5.75394	\$6.07628	\$6.47125
42	\$4.92859	\$5.10893	\$5.51903	\$5.86998	\$6.19840	\$6.60251
43	\$5.02613	\$5.20998	\$5.62957	\$5.98837	\$6.32299	\$6.73644
44	\$5.12558	\$5.31301	\$5.74231	\$6.10914	\$6.45008	\$6.87309
45	\$5.22701	\$5.41808	\$5.85732	\$6.23234	\$6.57972	\$7.01251
46	\$5.34521	\$5.53998	\$5.99062	\$6.37498	\$6.72841	\$7.17215
47	\$5.46608	\$5.66463	\$6.12694	\$6.52087	\$6.88047	\$7.33542
48	\$5.58970	\$5.79207	\$6.26637	\$6.67010	\$7.03595	\$7.50241
49	\$5.71609	\$5.92239	\$6.40897	\$6.82274	\$7.19496	\$7.67319
50	\$5.84536	\$6.05564	\$6.55481	\$6.97888	\$7.35756	\$7.84787
51	\$5.97754	\$6.19188	\$6.70398	\$7.13859	\$7.52382	\$8.02652
52	\$6.11272	\$6.33120	\$6.85653	\$7.30197	\$7.69385	\$8.20925
53	\$6.25094	\$6.47364	\$7.01257	\$7.46908	\$7.86772	\$8.39613
54	\$6.39231	\$6.61929	\$7.17215	\$7.64001	\$8.04553	\$8.58726
55	\$6.53686	\$6.76822	\$7.33536	\$7.81484	\$8.22734	\$8.78275
56	\$6.62293	\$6.85514	\$7.43134	\$7.91736	\$8.32942	\$8.89268
57	\$6.71014	\$6.94319	\$7.52857	\$8.02122	\$8.43277	\$9.00398
58	\$6.79848	\$7.03237	\$7.62709	\$8.12645	\$8.53739	\$9.11668
59	\$6.88800	\$7.12269	\$7.72687	\$8.23306	\$8.64333	\$9.23079
60	\$6.97869	\$7.21417	\$7.82798	\$8.34107	\$8.75057	\$9.34632
61	\$7.07057	\$7.30682	\$7.93040	\$8.45048	\$8.85914	\$9.46330
62	\$7.16367	\$7.40067	\$8.03417	\$8.56134	\$8.96906	\$9.58174
63	\$7.23655	\$7.47220	\$8.11474	\$8.64749	\$9.04945	\$9.66921
64	\$7.31018	\$7.54444	\$8.19612	\$8.73449	\$9.13057	\$9.75748
65	\$7.38455	\$7.61735	\$8.27832	\$8.82237	\$9.21241	\$9.84656
66	\$7.45968	\$7.69099	\$8.36134	\$8.91115	\$9.29498	\$9.93645
67	\$7.53557	\$7.76533	\$8.44518	\$9.00081	\$9.37830	\$10.02715
68	\$7.63135	\$7.85794	\$8.55132	\$9.11462	\$9.48081	\$10.13998
69	\$7.72835	\$7.95165	\$8.65879	\$9.22988	\$9.58444	\$10.25409
70	\$7.82656	\$8.04648	\$8.76761	\$9.34659	\$9.68920	\$10.36947
71	\$7.92604	\$8.14243	\$8.87780	\$9.46477	\$9.79511	\$10.48616
72	\$8.02679	\$8.23953	\$8.98937	\$9.58445	\$9.90217	\$10.60415
73	\$8.21698	\$8.42605	\$9.20325	\$9.81522	\$10.11752	\$10.84188
74	\$8.41167	\$8.61680	\$9.42221	\$10.05154	\$10.33754	\$11.08496
75	\$8.61097	\$8.81185	\$9.64639	\$10.29356	\$10.56234	\$11.33347
76	\$8.81500	\$9.01133	\$9.87589	\$10.54141	\$10.79205	\$11.58757
77	\$9.02387	\$9.21531	\$10.11086	\$10.79521	\$11.02674	\$11.84735
78	\$9.07175	\$9.24543	\$10.15586	\$10.84248	\$11.03074	\$11.85735
79	\$9.11989	\$9.27565	\$10.20107	\$10.88995	\$11.03476	\$11.86734
80	\$9.16829	\$9.30596	\$10.24647	\$10.93763	\$11.03876	\$11.87736
81	\$9.21693	\$9.33636	\$10.29208	\$10.98552	\$11.04278	\$11.88737
82	\$9.26584	\$9.36688	\$10.33789	\$11.03362	\$11.04679	\$11.89740
83	\$9.31522	\$9.38753	\$10.37337	\$11.06689	\$11.08010	\$11.86743
84	\$9.36488	\$9.40823	\$10.40896	\$11.10026	\$11.11351	\$11.83752

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$5.65823	\$5.82561	\$6.00220	\$6.36220	\$6.69333	\$7.06724
31	\$5.70927	\$5.87778	\$6.05559	\$6.41840	\$6.75192	\$7.12856
32	\$5.76058	\$5.93020	\$6.10920	\$6.47482	\$6.81073	\$7.19010
33	\$5.81214	\$5.98288	\$6.16306	\$6.53148	\$6.86974	\$7.25186
34	\$5.86395	\$6.03578	\$6.21716	\$6.58837	\$6.92897	\$7.31381
35	\$5.91601	\$6.08892	\$6.27147	\$6.64548	\$6.98841	\$7.37593
36	\$6.03620	\$6.21257	\$6.39880	\$6.78118	\$7.13133	\$7.52684
37	\$6.15882	\$6.33873	\$6.52873	\$6.91966	\$7.27716	\$7.68085
38	\$6.28393	\$6.46745	\$6.66129	\$7.06096	\$7.42599	\$7.83801
39	\$6.41158	\$6.59879	\$6.79654	\$7.20514	\$7.57785	\$7.99838
40	\$6.54183	\$6.73279	\$6.93453	\$7.35228	\$7.73282	\$8.16204
41	\$6.67472	\$6.86951	\$7.07532	\$7.50242	\$7.89096	\$8.32904
42	\$6.81032	\$7.00902	\$7.21897	\$7.65562	\$8.05234	\$8.49945
43	\$6.94866	\$7.15135	\$7.36555	\$7.81195	\$8.21701	\$8.67336
44	\$7.08982	\$7.29658	\$7.51510	\$7.97148	\$8.38505	\$8.85083
45	\$7.23385	\$7.44475	\$7.66768	\$8.13426	\$8.55653	\$9.03192
46	\$7.39852	\$7.61352	\$7.84090	\$8.31876	\$8.75012	\$9.23575
47	\$7.56693	\$7.78613	\$8.01802	\$8.50746	\$8.94807	\$9.44418
48	\$7.73918	\$7.96263	\$8.19915	\$8.70043	\$9.15050	\$9.65731
49	\$7.91535	\$8.14315	\$8.38437	\$8.89778	\$9.35752	\$9.87524
50	\$8.09553	\$8.32775	\$8.57378	\$9.09961	\$9.56921	\$10.09811
51	\$8.27983	\$8.51655	\$8.76746	\$9.30600	\$9.78570	\$10.32599
52	\$8.46830	\$8.70962	\$8.96552	\$9.51710	\$10.00708	\$10.55902
53	\$8.66107	\$8.90707	\$9.16805	\$9.73297	\$10.23348	\$10.79731
54	\$8.85822	\$9.10900	\$9.37516	\$9.95375	\$10.46499	\$11.04098
55	\$9.05987	\$9.31550	\$9.58695	\$10.17952	\$10.70174	\$11.29015
56	\$9.17232	\$9.42873	\$9.70127	\$10.30094	\$10.82693	\$11.42034
57	\$9.28616	\$9.54334	\$9.81695	\$10.42382	\$10.95358	\$11.55202
58	\$9.40142	\$9.65933	\$9.93401	\$10.54815	\$11.08171	\$11.68523
59	\$9.51810	\$9.77675	\$10.05247	\$10.67398	\$11.21134	\$11.81997
60	\$9.63624	\$9.89560	\$10.17234	\$10.80130	\$11.34250	\$11.95627
61	\$9.75585	\$10.01588	\$10.29363	\$10.93015	\$11.47518	\$12.09414
62	\$9.87693	\$10.13762	\$10.41638	\$11.06053	\$11.60941	\$12.23359
63	\$9.96538	\$10.22440	\$10.50187	\$11.15128	\$11.70055	\$12.32650
64	\$10.05464	\$10.31194	\$10.58805	\$11.24277	\$11.79239	\$12.42010
65	\$10.14468	\$10.40022	\$10.67494	\$11.33501	\$11.88496	\$12.51443
66	\$10.23554	\$10.48926	\$10.76255	\$11.42801	\$11.97825	\$12.60947
67	\$10.32720	\$10.57905	\$10.85088	\$11.52177	\$12.07227	\$12.70523
68	\$10.44055	\$10.68861	\$10.95720	\$11.63491	\$12.18408	\$12.81768
69	\$10.55514	\$10.79930	\$11.06456	\$11.74916	\$12.29692	\$12.93113
70	\$10.67100	\$10.91113	\$11.17297	\$11.86453	\$12.41080	\$13.04559
71	\$10.78812	\$11.02413	\$11.28244	\$11.98103	\$12.52575	\$13.16105
72	\$10.90653	\$11.13830	\$11.39299	\$12.09868	\$12.64175	\$13.27755
73	\$11.14761	\$11.37502	\$11.62637	\$12.34845	\$12.89265	\$13.53266
74	\$11.39403	\$11.61678	\$11.86454	\$12.60337	\$13.14850	\$13.79266
75	\$11.64588	\$11.86369	\$12.10759	\$12.86354	\$13.40945	\$14.05767
76	\$11.90331	\$12.11583	\$12.35561	\$13.12910	\$13.67558	\$14.32777
77	\$12.16643	\$12.37334	\$12.60872	\$13.40013	\$13.94698	\$14.60305
78	\$12.16710	\$12.35475	\$12.57158	\$13.35619	\$13.87743	\$14.51270
79	\$12.16777	\$12.33618	\$12.53456	\$13.31240	\$13.80823	\$14.42290
80	\$12.16844	\$12.31764	\$12.49765	\$13.26875	\$13.73938	\$14.33368
81	\$12.16911	\$12.29914	\$12.46083	\$13.22524	\$13.67086	\$14.24499
82	\$12.16978	\$12.28066	\$12.42413	\$13.18188	\$13.60269	\$14.15685
83	\$12.12313	\$12.20478	\$12.31938	\$13.05669	\$13.43399	\$13.95460
84	\$12.07665	\$12.12936	\$12.21552	\$12.93268	\$13.26737	\$13.75524

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$7.59259	\$8.13173	\$8.25947	\$8.33793	\$8.44493	\$8.54859	\$8.65194
31	\$7.65766	\$8.20062	\$8.32931	\$8.40821	\$8.51600	\$8.62043	\$8.72454
32	\$7.72291	\$8.26969	\$8.39929	\$8.47864	\$8.58720	\$8.69241	\$8.79729
33	\$7.78833	\$8.33890	\$8.46943	\$8.54922	\$8.65856	\$8.76452	\$8.87017
34	\$7.85393	\$8.40826	\$8.53970	\$8.61992	\$8.73004	\$8.83676	\$8.94316
35	\$7.91969	\$8.47775	\$8.61011	\$8.69075	\$8.80162	\$8.90909	\$9.01624
36	\$8.08090	\$8.64906	\$8.78207	\$8.86358	\$8.97633	\$9.08579	\$9.19493
37	\$8.24539	\$8.82382	\$8.95746	\$9.03984	\$9.15451	\$9.26600	\$9.37716
38	\$8.41323	\$9.00213	\$9.13636	\$9.21962	\$9.33623	\$9.44979	\$9.56300
39	\$8.58448	\$9.18403	\$9.31883	\$9.40295	\$9.52156	\$9.63721	\$9.75253
40	\$8.75923	\$9.36961	\$9.50494	\$9.58994	\$9.71056	\$9.82836	\$9.94581
41	\$8.93753	\$9.55895	\$9.69477	\$9.78065	\$9.90331	\$10.02330	\$10.14292
42	\$9.11946	\$9.75210	\$9.88839	\$9.97515	\$10.09989	\$10.22210	\$10.34394
43	\$9.30508	\$9.94916	\$10.08588	\$10.17352	\$10.30038	\$10.42485	\$10.54895
44	\$9.49449	\$10.15020	\$10.28731	\$10.37583	\$10.50484	\$10.63162	\$10.75800
45	\$9.68776	\$10.35530	\$10.49277	\$10.58217	\$10.71337	\$10.84248	\$10.97121
46	\$9.90451	\$10.58449	\$10.72330	\$10.81362	\$10.94746	\$11.07933	\$11.21079
47	\$10.12610	\$10.81876	\$10.95890	\$11.05013	\$11.18668	\$11.32134	\$11.45561
48	\$10.35265	\$11.05821	\$11.19968	\$11.29182	\$11.43111	\$11.56864	\$11.70576
49	\$10.58428	\$11.30297	\$11.44575	\$11.53880	\$11.68089	\$11.82134	\$11.96138
50	\$10.82108	\$11.55313	\$11.69723	\$11.79118	\$11.93613	\$12.07957	\$12.22258
51	\$11.06317	\$11.80884	\$11.95422	\$12.04907	\$12.19694	\$12.34344	\$12.48950
52	\$11.31069	\$12.07020	\$12.21686	\$12.31261	\$12.46345	\$12.61306	\$12.76223
53	\$11.56375	\$12.33735	\$12.48528	\$12.58190	\$12.73579	\$12.88859	\$13.04091
54	\$11.82246	\$12.61041	\$12.75959	\$12.85710	\$13.01408	\$13.17012	\$13.32569
55	\$12.08697	\$12.88952	\$13.03993	\$13.13830	\$13.29845	\$13.45780	\$13.61669
56	\$12.22208	\$13.02905	\$13.17889	\$13.27671	\$13.43849	\$13.59956	\$13.76013
57	\$12.35870	\$13.17008	\$13.31931	\$13.41656	\$13.58002	\$13.74280	\$13.90510
58	\$12.49686	\$13.31264	\$13.46125	\$13.55789	\$13.72303	\$13.88756	\$14.05160
59	\$12.63654	\$13.45675	\$13.60469	\$13.70070	\$13.86756	\$14.03384	\$14.19964
60	\$12.77780	\$13.60241	\$13.74966	\$13.84502	\$14.01359	\$14.18166	\$14.34922
61	\$12.92063	\$13.74966	\$13.89618	\$13.99086	\$14.16118	\$14.33104	\$14.50040
62	\$13.06506	\$13.89849	\$14.04425	\$14.13824	\$14.31031	\$14.48199	\$14.65316
63	\$13.15717	\$13.98977	\$14.13328	\$14.22533	\$14.39855	\$14.57152	\$14.74397
64	\$13.24992	\$14.08164	\$14.22286	\$14.31295	\$14.48735	\$14.66160	\$14.83534
65	\$13.34332	\$14.17412	\$14.31303	\$14.40112	\$14.57668	\$14.75224	\$14.92728
66	\$13.43738	\$14.26721	\$14.40375	\$14.48983	\$14.66657	\$14.84345	\$15.01979
67	\$13.53211	\$14.36091	\$14.49505	\$14.57908	\$14.75701	\$14.93520	\$15.11287
68	\$13.63925	\$14.46219	\$14.58969	\$14.66963	\$14.84889	\$15.02864	\$15.20785
69	\$13.74725	\$14.56420	\$14.68493	\$14.76074	\$14.94134	\$15.12266	\$15.30344
70	\$13.85611	\$14.66692	\$14.78081	\$14.85241	\$15.03436	\$15.21726	\$15.39962
71	\$13.96582	\$14.77037	\$14.87730	\$14.94466	\$15.12796	\$15.31246	\$15.49641
72	\$14.07641	\$14.87455	\$14.97443	\$15.03747	\$15.22215	\$15.40825	\$15.59380
73	\$14.32421	\$15.11243	\$15.19691	\$15.25242	\$15.44081	\$15.63091	\$15.82043
74	\$14.57637	\$15.35412	\$15.42271	\$15.47045	\$15.66263	\$15.85678	\$16.05035
75	\$14.83298	\$15.59966	\$15.65185	\$15.69159	\$15.88763	\$16.08592	\$16.28361
76	\$15.09410	\$15.84914	\$15.88439	\$15.91589	\$16.11586	\$16.31836	\$16.52026
77	\$15.35982	\$16.10261	\$16.12039	\$16.14340	\$16.34736	\$16.55416	\$16.76035
78	\$15.22693	\$15.92983	\$15.93233	\$15.93479	\$16.13753	\$16.34339	\$16.54864
79	\$15.09518	\$15.75890	\$15.81064	\$15.86164	\$15.93039	\$16.13530	\$16.33959
80	\$14.96458	\$15.58979	\$15.63086	\$15.67135	\$15.72591	\$15.92986	\$16.13320
81	\$14.83510	\$15.42250	\$15.45315	\$15.48335	\$15.52405	\$15.72704	\$15.92941
82	\$14.70675	\$15.25701	\$15.27746	\$15.29762	\$15.32479	\$15.52680	\$15.72819
83	\$14.44988	\$14.95925	\$14.97081	\$14.98220	\$14.99755	\$15.19717	\$15.39619
84	\$14.19751	\$14.66729	\$14.67031	\$14.67330	\$14.67730	\$14.87455	\$15.07121

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: 5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$2.93692	\$3.04123	\$3.27877	\$3.48306	\$3.67122	\$3.90357
31	\$2.95977	\$3.06474	\$3.30430	\$3.51005	\$3.69922	\$3.93344
32	\$2.98267	\$3.08828	\$3.32985	\$3.53710	\$3.72723	\$3.96333
33	\$3.00561	\$3.11186	\$3.35545	\$3.56416	\$3.75525	\$3.99321
34	\$3.02861	\$3.13547	\$3.38110	\$3.59126	\$3.78327	\$4.02311
35	\$3.05162	\$3.15910	\$3.40676	\$3.61837	\$3.81128	\$4.05298
36	\$3.16509	\$3.27662	\$3.53422	\$3.75422	\$3.95429	\$4.20573
37	\$3.28278	\$3.39850	\$3.66644	\$3.89517	\$4.10268	\$4.36423
38	\$3.40484	\$3.52492	\$3.80362	\$4.04141	\$4.25664	\$4.52871
39	\$3.53145	\$3.65604	\$3.94592	\$4.19314	\$4.41638	\$4.69939
40	\$3.66276	\$3.79204	\$4.09355	\$4.35058	\$4.58209	\$4.87649
41	\$3.79896	\$3.93309	\$4.24670	\$4.51392	\$4.75404	\$5.06028
42	\$3.94021	\$4.07939	\$4.40558	\$4.68339	\$4.93244	\$5.25099
43	\$4.08672	\$4.23115	\$4.57041	\$4.85923	\$5.11754	\$5.44888
44	\$4.23869	\$4.38854	\$4.74140	\$5.04167	\$5.30957	\$5.65425
45	\$4.39629	\$4.55178	\$4.91879	\$5.23096	\$5.50881	\$5.86734
46	\$4.56993	\$4.73132	\$5.11386	\$5.43912	\$5.72715	\$6.10076
47	\$4.75043	\$4.91792	\$5.31664	\$5.65555	\$5.95415	\$6.34347
48	\$4.93806	\$5.11190	\$5.52748	\$5.88061	\$6.19014	\$6.59584
49	\$5.13310	\$5.31353	\$5.74669	\$6.11462	\$6.43549	\$6.85824
50	\$5.33584	\$5.52311	\$5.97458	\$6.35793	\$6.69057	\$7.13109
51	\$5.54660	\$5.74095	\$6.21151	\$6.61094	\$6.95575	\$7.41478
52	\$5.76567	\$5.96738	\$6.45784	\$6.87401	\$7.23144	\$7.70977
53	\$5.99340	\$6.20275	\$6.71393	\$7.14754	\$7.51806	\$8.01649
54	\$6.23011	\$6.44740	\$6.98018	\$7.43197	\$7.81604	\$8.33541
55	\$6.47619	\$6.70170	\$7.25699	\$7.72771	\$8.12583	\$8.66702
56	\$6.66608	\$6.89684	\$7.46962	\$7.95471	\$8.36089	\$8.91859
57	\$6.86153	\$7.09766	\$7.68847	\$8.18837	\$8.60275	\$9.17744
58	\$7.06272	\$7.30433	\$7.91376	\$8.42889	\$8.85162	\$9.44382
59	\$7.26981	\$7.51702	\$8.14562	\$8.67648	\$9.10767	\$9.71792
60	\$7.48297	\$7.73590	\$8.38429	\$8.93134	\$9.37113	\$9.99998
61	\$7.70238	\$7.96114	\$8.62994	\$9.19369	\$9.64222	\$10.29024
62	\$7.92822	\$8.19296	\$8.88280	\$9.46375	\$9.92115	\$10.58890
63	\$8.13295	\$8.40199	\$9.11181	\$9.70870	\$10.17138	\$10.85756
64	\$8.34296	\$8.61636	\$9.34672	\$9.96000	\$10.42793	\$11.13302
65	\$8.55840	\$8.83620	\$9.58769	\$10.21780	\$10.69096	\$11.41547
66	\$8.77941	\$9.06164	\$9.83487	\$10.48227	\$10.96061	\$11.70510
67	\$9.00612	\$9.29285	\$10.08842	\$10.75359	\$11.23706	\$12.00207
68	\$9.25780	\$9.54831	\$10.37063	\$11.05650	\$11.54251	\$12.33181
69	\$9.51651	\$9.81079	\$10.66073	\$11.36794	\$11.85628	\$12.67060
70	\$9.78246	\$10.08049	\$10.95895	\$11.68816	\$12.17857	\$13.01872
71	\$10.05583	\$10.35760	\$11.26550	\$12.01738	\$12.50961	\$13.37639
72	\$10.33685	\$10.64233	\$11.58064	\$12.35589	\$12.84966	\$13.74388
73	\$10.73355	\$11.04505	\$12.02898	\$12.83977	\$13.33785	\$14.27427
74	\$11.14546	\$11.46301	\$12.49469	\$13.34261	\$13.84459	\$14.82511
75	\$11.57320	\$11.89677	\$12.97842	\$13.86513	\$14.37059	\$15.39721
76	\$12.01734	\$12.34695	\$13.48088	\$14.40813	\$14.91657	\$15.99141
77	\$12.47853	\$12.81417	\$14.00279	\$14.97238	\$15.48329	\$16.60851
78	\$12.71712	\$13.04431	\$14.26432	\$15.25440	\$15.74157	\$16.89143
79	\$12.96028	\$13.27858	\$14.53072	\$15.54174	\$16.00415	\$17.17917
80	\$13.20808	\$13.51705	\$14.80211	\$15.83449	\$16.27111	\$17.47182
81	\$13.46062	\$13.75982	\$15.07856	\$16.13274	\$16.54252	\$17.76944
82	\$13.71798	\$14.00694	\$15.36017	\$16.43662	\$16.81847	\$18.07213
83	\$13.97094	\$14.24045	\$15.62392	\$16.71633	\$17.05430	\$18.32451
84	\$14.22856	\$14.47783	\$15.89219	\$17.00078	\$17.29343	\$18.58042

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$4.02407	\$4.13753	\$4.25755	\$4.50914	\$4.73632	\$4.99480
31	\$4.05462	\$4.16875	\$4.28952	\$4.54287	\$4.77154	\$5.03179
32	\$4.08518	\$4.19998	\$4.32144	\$4.57654	\$4.80672	\$5.06872
33	\$4.11573	\$4.23117	\$4.35335	\$4.61017	\$4.84182	\$5.10557
34	\$4.14627	\$4.26235	\$4.38522	\$4.64377	\$4.87685	\$5.14233
35	\$4.17678	\$4.29347	\$4.41705	\$4.67729	\$4.91179	\$5.17897
36	\$4.33435	\$4.45548	\$4.58377	\$4.85434	\$5.09792	\$5.37528
37	\$4.49787	\$4.62361	\$4.75677	\$5.03811	\$5.29109	\$5.57905
38	\$4.66756	\$4.79807	\$4.93632	\$5.22882	\$5.49157	\$5.79053
39	\$4.84364	\$4.97912	\$5.12264	\$5.42675	\$5.69967	\$6.01003
40	\$5.02638	\$5.16701	\$5.31598	\$5.63218	\$5.91564	\$6.23786
41	\$5.21599	\$5.36198	\$5.51664	\$5.84538	\$6.13981	\$6.47431
42	\$5.41277	\$5.56431	\$5.72485	\$6.06665	\$6.37246	\$6.71974
43	\$5.61697	\$5.77428	\$5.94093	\$6.29631	\$6.61392	\$6.97446
44	\$5.82887	\$5.99216	\$6.16517	\$6.53464	\$6.86455	\$7.23884
45	\$6.04877	\$6.21827	\$6.39787	\$6.78201	\$7.12466	\$7.51324
46	\$6.28960	\$6.46557	\$6.65207	\$7.05219	\$7.40837	\$7.81231
47	\$6.54002	\$6.72271	\$6.91639	\$7.33313	\$7.70338	\$8.12330
48	\$6.80041	\$6.99007	\$7.19119	\$7.62526	\$8.01014	\$8.44666
49	\$7.07116	\$7.26808	\$7.47691	\$7.92904	\$8.32911	\$8.78290
50	\$7.35269	\$7.55712	\$7.77400	\$8.24491	\$8.66078	\$9.13251
51	\$7.64544	\$7.85767	\$8.08289	\$8.57336	\$9.00566	\$9.49604
52	\$7.94984	\$8.17017	\$8.40404	\$8.91491	\$9.36428	\$9.87405
53	\$8.26635	\$8.49510	\$8.73795	\$9.27005	\$9.73717	\$10.26709
54	\$8.59549	\$8.83295	\$9.08515	\$9.63934	\$10.12490	\$10.67579
55	\$8.93771	\$9.18424	\$9.44612	\$10.02336	\$10.52809	\$11.10076
56	\$9.19688	\$9.44918	\$9.71732	\$10.31165	\$10.82959	\$11.41792
57	\$9.46357	\$9.72175	\$9.99629	\$10.60825	\$11.13972	\$11.74415
58	\$9.73799	\$10.00219	\$10.28327	\$10.91337	\$11.45873	\$12.07969
59	\$10.02037	\$10.29072	\$10.57850	\$11.22727	\$11.78688	\$12.42483
60	\$10.31094	\$10.58757	\$10.88220	\$11.55021	\$12.12442	\$12.77982
61	\$10.60992	\$10.89299	\$11.19463	\$11.88242	\$12.47164	\$13.14496
62	\$10.91759	\$11.20721	\$11.51601	\$12.22420	\$12.82879	\$13.52052
63	\$11.19411	\$11.48859	\$11.80288	\$12.52973	\$13.14717	\$13.85491
64	\$11.47763	\$11.77705	\$12.09689	\$12.84290	\$13.47345	\$14.19757
65	\$11.76832	\$12.07274	\$12.39822	\$13.16389	\$13.80783	\$14.54872
66	\$12.06639	\$12.37585	\$12.70706	\$13.49290	\$14.15051	\$14.90855
67	\$12.37200	\$12.68658	\$13.02360	\$13.83015	\$14.50169	\$15.27727
68	\$12.71121	\$13.03030	\$13.37265	\$14.20320	\$14.88925	\$15.68387
69	\$13.05973	\$13.38333	\$13.73106	\$14.58630	\$15.28717	\$16.10130
70	\$13.41779	\$13.74591	\$14.09908	\$14.97973	\$15.69572	\$16.52982
71	\$13.78569	\$14.11833	\$14.47696	\$15.38378	\$16.11519	\$16.96977
72	\$14.16366	\$14.50083	\$14.86497	\$15.79872	\$16.54587	\$17.42141
73	\$14.71065	\$15.05552	\$15.42871	\$16.40412	\$17.17556	\$18.08273
74	\$15.27877	\$15.63141	\$16.01384	\$17.03272	\$17.82921	\$18.76915
75	\$15.86882	\$16.22934	\$16.62115	\$17.68541	\$18.50774	\$19.48162
76	\$16.48168	\$16.85014	\$17.25150	\$18.36312	\$19.21209	\$20.22114
77	\$17.11819	\$17.49470	\$17.90575	\$19.06678	\$19.94324	\$20.98873
78	\$17.40562	\$17.77511	\$18.18017	\$19.36038	\$20.23511	\$21.28896
79	\$17.69789	\$18.06000	\$18.45879	\$19.65850	\$20.53126	\$21.59348
80	\$17.99506	\$18.34948	\$18.74170	\$19.96122	\$20.83175	\$21.90236
81	\$18.29722	\$18.64358	\$19.02893	\$20.26859	\$21.13663	\$22.21566
82	\$18.60446	\$18.94240	\$19.32056	\$20.58070	\$21.44597	\$22.53344
83	\$18.85400	\$19.17457	\$19.53595	\$20.80109	\$21.64631	\$22.72954
84	\$19.10687	\$19.40958	\$19.75371	\$21.02386	\$21.84852	\$22.92734

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$5.35730	\$5.73057	\$5.82791	\$5.88102	\$5.95561	\$6.02799	\$6.10015
31	\$5.39653	\$5.77205	\$5.86873	\$5.92202	\$5.99704	\$6.06989	\$6.14250
32	\$5.43566	\$5.81340	\$5.90936	\$5.96284	\$6.03828	\$6.11158	\$6.18466
33	\$5.47466	\$5.85458	\$5.94980	\$6.00343	\$6.07931	\$6.15304	\$6.22656
34	\$5.51353	\$5.89558	\$5.99001	\$6.04381	\$6.12010	\$6.19427	\$6.26821
35	\$5.55227	\$5.93640	\$6.03000	\$6.08396	\$6.16064	\$6.23523	\$6.30961
36	\$5.59100	\$5.97494	\$6.06356	\$6.12411	\$6.20040	\$6.27568	\$6.34772
37	\$5.62973	\$6.01387	\$6.09662	\$6.16526	\$6.24195	\$6.31723	\$6.38859
38	\$5.66846	\$6.05260	\$6.13535	\$6.20440	\$6.28109	\$6.35637	\$6.42772
39	\$5.70719	\$6.09133	\$6.17408	\$6.24363	\$6.32032	\$6.39560	\$6.46698
40	\$5.74592	\$6.13006	\$6.21275	\$6.28288	\$6.35917	\$6.43445	\$6.50579
41	\$5.78465	\$6.16880	\$6.25149	\$6.32211	\$6.39840	\$6.47368	\$6.54506
42	\$5.82338	\$6.20753	\$6.29022	\$6.36135	\$6.43764	\$6.51292	\$6.58319
43	\$5.86211	\$6.24627	\$6.32891	\$6.40058	\$6.47687	\$6.55215	\$6.62242
44	\$5.90084	\$6.28500	\$6.36764	\$6.43981	\$6.51610	\$6.59138	\$6.66165
45	\$5.93957	\$6.32374	\$6.40638	\$6.47904	\$6.55537	\$6.63065	\$6.70188
46	\$5.97830	\$6.36247	\$6.44511	\$6.51827	\$6.59456	\$6.66994	\$6.74111
47	\$6.01703	\$6.40121	\$6.48385	\$6.55750	\$6.63379	\$6.70907	\$6.77930
48	\$6.05576	\$6.43994	\$6.52258	\$6.59673	\$6.67302	\$6.74830	\$6.81853
49	\$6.09449	\$6.47868	\$6.56131	\$6.63596	\$6.71225	\$6.78753	\$6.85776
50	\$6.13322	\$6.51741	\$6.60004	\$6.67519	\$6.75148	\$6.82675	\$6.89698
51	\$6.17195	\$6.55615	\$6.64296	\$6.71442	\$6.79071	\$6.86598	\$6.93621
52	\$6.21068	\$6.59488	\$6.68169	\$6.75365	\$6.82994	\$6.90521	\$6.97544
53	\$6.24941	\$6.63362	\$6.72050	\$6.79288	\$6.86917	\$6.94444	\$7.01467
54	\$6.28814	\$6.67235	\$6.75923	\$6.83211	\$6.90790	\$6.98317	\$7.05390
55	\$6.32687	\$6.71109	\$6.79801	\$6.87139	\$6.94868	\$7.02391	\$7.09414
56	\$6.36560	\$6.74982	\$6.83674	\$6.91062	\$6.98691	\$7.06314	\$7.13337
57	\$6.40433	\$6.78856	\$6.87548	\$6.94985	\$7.02614	\$7.10141	\$7.17164
58	\$6.44306	\$6.82729	\$6.91421	\$6.98908	\$7.06537	\$7.14064	\$7.21087
59	\$6.48179	\$6.86603	\$6.95294	\$7.02831	\$7.10460	\$7.17987	\$7.24910
60	\$6.52052	\$6.90476	\$6.99168	\$7.06754	\$7.14383	\$7.21910	\$7.28833
61	\$6.55925	\$6.94350	\$7.03041	\$7.10677	\$7.18204	\$7.25731	\$7.32654
62	\$6.59798	\$6.98223	\$7.06914	\$7.14600	\$7.22127	\$7.29654	\$7.36577
63	\$6.63671	\$7.02097	\$7.10788	\$7.18526	\$7.26053	\$7.33580	\$7.40503
64	\$6.67544	\$7.05970	\$7.14661	\$7.22449	\$7.29976	\$7.37503	\$7.44426
65	\$6.71417	\$7.09844	\$7.18535	\$7.26378	\$7.33905	\$7.41432	\$7.48355
66	\$6.75290	\$7.13717	\$7.22408	\$7.30301	\$7.37828	\$7.45355	\$7.52278
67	\$6.79163	\$7.17590	\$7.26281	\$7.34224	\$7.41751	\$7.49278	\$7.56201
68	\$6.83036	\$7.21464	\$7.30155	\$7.38078	\$7.45605	\$7.53132	\$7.60055
69	\$6.86909	\$7.25337	\$7.34028	\$7.41951	\$7.49478	\$7.57005	\$7.63928
70	\$6.90782	\$7.29211	\$7.37899	\$7.45824	\$7.53351	\$7.60880	\$7.67803
71	\$6.94655	\$7.33084	\$7.41970	\$7.49697	\$7.57224	\$7.64751	\$7.71674
72	\$6.98528	\$7.36958	\$7.45843	\$7.53620	\$7.61147	\$7.68674	\$7.75597
73	\$7.02401	\$7.40831	\$7.49717	\$7.57540	\$7.65067	\$7.72594	\$7.79517
74	\$7.06274	\$7.44705	\$7.53591	\$7.61413	\$7.68940	\$7.76467	\$7.83390
75	\$7.10147	\$7.48578	\$7.57464	\$7.65286	\$7.72813	\$7.80340	\$7.87263
76	\$7.14020	\$7.52452	\$7.61338	\$7.69161	\$7.76688	\$7.84215	\$7.91138
77	\$7.17893	\$7.56325	\$7.65211	\$7.73034	\$7.80561	\$7.88088	\$7.95011
78	\$7.21766	\$7.60199	\$7.69085	\$7.76908	\$7.84435	\$7.91962	\$7.98885
79	\$7.25639	\$7.64072	\$7.72958	\$7.80781	\$7.88308	\$7.95835	\$8.02758
80	\$7.29512	\$7.67946	\$7.76832	\$7.84655	\$7.92182	\$7.99709	\$8.06632
81	\$7.33385	\$7.71819	\$7.80705	\$7.88428	\$7.95955	\$8.03482	\$8.10405
82	\$7.37258	\$7.75693	\$7.84579	\$7.92302	\$7.99829	\$8.07356	\$8.14278
83	\$7.41131	\$7.79566	\$7.88452	\$7.96175	\$8.03702	\$8.11229	\$8.18152
84	\$7.45004	\$7.83440	\$7.92326	\$8.00039	\$8.07566	\$8.15093	\$8.22016

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$7.53539	\$7.82188	\$8.42942	\$8.95966	\$9.49265	\$10.09725
31	\$7.58191	\$7.86997	\$8.48141	\$9.01490	\$9.55063	\$10.15895
32	\$7.62848	\$7.91811	\$8.53342	\$9.07016	\$9.60859	\$10.22065
33	\$7.67506	\$7.96624	\$8.58543	\$9.12543	\$9.66653	\$10.28232
34	\$7.72168	\$8.01438	\$8.63746	\$9.18068	\$9.72444	\$10.34394
35	\$7.76831	\$8.06253	\$8.68948	\$9.23593	\$9.78230	\$10.40551
36	\$7.76974	\$8.06396	\$8.69309	\$9.24101	\$9.78714	\$10.41248
37	\$7.77118	\$8.06539	\$8.69671	\$9.24610	\$9.79200	\$10.41946
38	\$7.77262	\$8.06683	\$8.70032	\$9.25120	\$9.79685	\$10.42643
39	\$7.77406	\$8.06827	\$8.70394	\$9.25629	\$9.80169	\$10.43342
40	\$7.77550	\$8.06970	\$8.70756	\$9.26138	\$9.80656	\$10.44042
41	\$7.77693	\$8.07114	\$8.71118	\$9.26649	\$9.81141	\$10.44741
42	\$7.77837	\$8.07257	\$8.71480	\$9.27158	\$9.81627	\$10.45441
43	\$7.77981	\$8.07401	\$8.71842	\$9.27669	\$9.82113	\$10.46142
44	\$7.78125	\$8.07545	\$8.72205	\$9.28181	\$9.82600	\$10.46843
45	\$7.78269	\$8.07688	\$8.72567	\$9.28691	\$9.83086	\$10.47544
46	\$7.77181	\$8.06436	\$8.71447	\$9.27604	\$9.81574	\$10.46102
47	\$7.76093	\$8.05186	\$8.70330	\$9.26518	\$9.80064	\$10.44663
48	\$7.75009	\$8.03937	\$8.69215	\$9.25435	\$9.78555	\$10.43226
49	\$7.73924	\$8.02691	\$8.68100	\$9.24352	\$9.77050	\$10.41790
50	\$7.72842	\$8.01447	\$8.66987	\$9.23269	\$9.75545	\$10.40357
51	\$7.71762	\$8.00204	\$8.65874	\$9.22189	\$9.74045	\$10.38926
52	\$7.70682	\$7.98963	\$8.64763	\$9.21110	\$9.72546	\$10.37496
53	\$7.69605	\$7.97724	\$8.63655	\$9.20032	\$9.71050	\$10.36068
54	\$7.68529	\$7.96487	\$8.62547	\$9.18955	\$9.69555	\$10.34643
55	\$7.67453	\$7.95253	\$8.61441	\$9.17880	\$9.68063	\$10.33220
56	\$7.59939	\$7.87124	\$8.52902	\$9.08794	\$9.57562	\$10.22149
57	\$7.52496	\$7.79078	\$8.44448	\$8.99797	\$9.47176	\$10.11197
58	\$7.45128	\$7.71115	\$8.36077	\$8.90889	\$9.36901	\$10.00363
59	\$7.37831	\$7.63232	\$8.27790	\$8.82071	\$9.26738	\$9.89645
60	\$7.30607	\$7.55431	\$8.19585	\$8.73340	\$9.16686	\$9.79041
61	\$7.23452	\$7.47709	\$8.11460	\$8.64694	\$9.06742	\$9.68552
62	\$7.16367	\$7.40067	\$8.03417	\$8.56134	\$8.96906	\$9.58174
63	\$7.23655	\$7.47220	\$8.11474	\$8.64749	\$9.04945	\$9.66921
64	\$7.31018	\$7.54444	\$8.19612	\$8.73449	\$9.13057	\$9.75748
65	\$7.38455	\$7.61735	\$8.27832	\$8.82237	\$9.21241	\$9.84656
66	\$7.45968	\$7.69099	\$8.36134	\$8.91115	\$9.29498	\$9.93645
67	\$7.53557	\$7.76533	\$8.44518	\$9.00081	\$9.37830	\$10.02715
68	\$7.63135	\$7.85794	\$8.55132	\$9.11462	\$9.48081	\$10.13998
69	\$7.72835	\$7.95165	\$8.65879	\$9.22988	\$9.58444	\$10.25409
70	\$7.82656	\$8.04648	\$8.76761	\$9.34659	\$9.68920	\$10.36947
71	\$7.92604	\$8.14243	\$8.87780	\$9.46477	\$9.79511	\$10.48616
72	\$8.02679	\$8.23953	\$8.98937	\$9.58445	\$9.90217	\$10.60415
73	\$8.21698	\$8.42605	\$9.20325	\$9.81522	\$10.11752	\$10.84188
74	\$8.41167	\$8.61680	\$9.42221	\$10.05154	\$10.33754	\$11.08496
75	\$8.61097	\$8.81185	\$9.64639	\$10.29356	\$10.56234	\$11.33347
76	\$8.81500	\$9.01133	\$9.87589	\$10.54141	\$10.79205	\$11.58757
77	\$9.02387	\$9.21531	\$10.11086	\$10.79521	\$11.02674	\$11.84735
78	\$9.07175	\$9.24543	\$10.15586	\$10.84248	\$11.03074	\$11.85735
79	\$9.11989	\$9.27565	\$10.20107	\$10.88995	\$11.03476	\$11.86734
80	\$9.16829	\$9.30596	\$10.24647	\$10.93763	\$11.03876	\$11.87736
81	\$9.21693	\$9.33636	\$10.29208	\$10.98552	\$11.04278	\$11.88737
82	\$9.26584	\$9.36688	\$10.33789	\$11.03362	\$11.04679	\$11.89740
83	\$9.31522	\$9.38753	\$10.37337	\$11.06689	\$11.08010	\$11.86743
84	\$9.36488	\$9.40823	\$10.40896	\$11.10026	\$11.11351	\$11.83752

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$10.42055	\$10.73698	\$11.06991	\$11.73523	\$12.35457	\$13.05086
31	\$10.48411	\$10.80224	\$11.13698	\$11.80624	\$12.42906	\$13.12930
32	\$10.54765	\$10.86745	\$11.20396	\$11.87718	\$12.50345	\$13.20764
33	\$10.61115	\$10.93261	\$11.27090	\$11.94804	\$12.57773	\$13.28585
34	\$10.67461	\$10.99771	\$11.33775	\$12.01881	\$12.65189	\$13.36391
35	\$10.73800	\$11.06272	\$11.40451	\$12.08946	\$12.72592	\$13.44179
36	\$10.74554	\$11.07045	\$11.41248	\$12.09955	\$12.73733	\$13.45441
37	\$10.75307	\$11.07818	\$11.42046	\$12.10964	\$12.74876	\$13.46704
38	\$10.76062	\$11.08592	\$11.42844	\$12.11975	\$12.76018	\$13.47969
39	\$10.76817	\$11.09368	\$11.43643	\$12.12986	\$12.77162	\$13.49234
40	\$10.77574	\$11.10142	\$11.44443	\$12.13999	\$12.78307	\$13.50501
41	\$10.78330	\$11.10918	\$11.45243	\$12.15012	\$12.79453	\$13.51769
42	\$10.79086	\$11.11694	\$11.46044	\$12.16026	\$12.80600	\$13.53038
43	\$10.79844	\$11.12470	\$11.46846	\$12.17041	\$12.81748	\$13.54309
44	\$10.80601	\$11.13248	\$11.47648	\$12.18056	\$12.82896	\$13.55580
45	\$10.81360	\$11.14026	\$11.48449	\$12.19072	\$12.84047	\$13.56853
46	\$10.79844	\$11.12324	\$11.46569	\$12.17137	\$12.81850	\$13.54384
47	\$10.78329	\$11.10624	\$11.44691	\$12.15203	\$12.79655	\$13.51919
48	\$10.76816	\$11.08927	\$11.42816	\$12.13274	\$12.77466	\$13.49458
49	\$10.75306	\$11.07232	\$11.40944	\$12.11347	\$12.75280	\$13.47003
50	\$10.73798	\$11.05541	\$11.39076	\$12.09423	\$12.73097	\$13.44550
51	\$10.72292	\$11.03851	\$11.37211	\$12.07503	\$12.70918	\$13.42103
52	\$10.70789	\$11.02165	\$11.35349	\$12.05586	\$12.68744	\$13.39661
53	\$10.69287	\$11.00479	\$11.33489	\$12.03670	\$12.66572	\$13.37223
54	\$10.67788	\$10.98798	\$11.31632	\$12.01759	\$12.64404	\$13.34789
55	\$10.66290	\$10.97119	\$11.29779	\$11.99851	\$12.62241	\$13.32359
56	\$10.54690	\$10.84804	\$11.16746	\$11.85979	\$12.47245	\$13.16213
57	\$10.43216	\$10.72626	\$11.03862	\$11.72267	\$12.32428	\$13.00261
58	\$10.31868	\$10.60586	\$10.91126	\$11.58715	\$12.17787	\$12.84503
59	\$10.20643	\$10.48682	\$10.78539	\$11.45319	\$12.03320	\$12.68937
60	\$10.09538	\$10.36910	\$10.66095	\$11.32078	\$11.89025	\$12.53559
61	\$9.98557	\$10.25271	\$10.53796	\$11.18989	\$11.74899	\$12.38367
62	\$9.87693	\$10.13762	\$10.41638	\$11.06053	\$11.60941	\$12.23359
63	\$9.96538	\$10.22440	\$10.50187	\$11.15128	\$11.70055	\$12.32650
64	\$10.05464	\$10.31194	\$10.58805	\$11.24277	\$11.79239	\$12.42010
65	\$10.14468	\$10.40022	\$10.67494	\$11.33501	\$11.88496	\$12.51443
66	\$10.23554	\$10.48926	\$10.76255	\$11.42801	\$11.97825	\$12.60947
67	\$10.32720	\$10.57905	\$10.85088	\$11.52177	\$12.07227	\$12.70523
68	\$10.44055	\$10.68861	\$10.95720	\$11.63491	\$12.18408	\$12.81768
69	\$10.55514	\$10.79930	\$11.06456	\$11.74916	\$12.29692	\$12.93113
70	\$10.67100	\$10.91113	\$11.17297	\$11.86453	\$12.41080	\$13.04559
71	\$10.78812	\$11.02413	\$11.28244	\$11.98103	\$12.52575	\$13.16105
72	\$10.90653	\$11.13830	\$11.39299	\$12.09868	\$12.64175	\$13.27755
73	\$11.14761	\$11.37502	\$11.62637	\$12.34845	\$12.89265	\$13.53266
74	\$11.39403	\$11.61678	\$11.86454	\$12.60337	\$13.14850	\$13.79266
75	\$11.64588	\$11.86369	\$12.10759	\$12.86354	\$13.40945	\$14.05767
76	\$11.90331	\$12.11583	\$12.35561	\$13.12910	\$13.67558	\$14.32777
77	\$12.16643	\$12.37334	\$12.60872	\$13.40013	\$13.94698	\$14.60305
78	\$12.16710	\$12.35475	\$12.57158	\$13.35619	\$13.87743	\$14.51270
79	\$12.16777	\$12.33618	\$12.53456	\$13.31240	\$13.80823	\$14.42290
80	\$12.16844	\$12.31764	\$12.49765	\$13.26875	\$13.73938	\$14.33368
81	\$12.16911	\$12.29914	\$12.46083	\$13.22524	\$13.67086	\$14.24499
82	\$12.16978	\$12.28066	\$12.42413	\$13.18188	\$13.60269	\$14.15685
83	\$12.12313	\$12.20478	\$12.31938	\$13.05669	\$13.43399	\$13.95460
84	\$12.07665	\$12.12936	\$12.21552	\$12.93268	\$13.26737	\$13.75524

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$14.03819	\$15.05251	\$15.30737	\$15.45946	\$15.66044	\$15.85447	\$16.04792
31	\$14.12212	\$15.14208	\$15.39836	\$15.55118	\$15.75330	\$15.94844	\$16.14299
32	\$14.20589	\$15.23146	\$15.48914	\$15.64268	\$15.84593	\$16.04219	\$16.23784
33	\$14.28950	\$15.32063	\$15.57969	\$15.73396	\$15.93832	\$16.13568	\$16.33244
34	\$14.37290	\$15.40956	\$15.67000	\$15.82497	\$16.03045	\$16.22890	\$16.42675
35	\$14.45610	\$15.49822	\$15.76006	\$15.91571	\$16.12229	\$16.32182	\$16.52075
36	\$14.46875	\$15.50949	\$15.76793	\$15.92234	\$16.12831	\$16.32753	\$16.52615
37	\$14.48140	\$15.52075	\$15.77581	\$15.92896	\$16.13433	\$16.33324	\$16.53157
38	\$14.49408	\$15.53203	\$15.78368	\$15.93560	\$16.14034	\$16.33896	\$16.53697
39	\$14.50676	\$15.54332	\$15.79157	\$15.94224	\$16.14636	\$16.34468	\$16.54239
40	\$14.51944	\$15.55461	\$15.79945	\$15.94888	\$16.15238	\$16.35039	\$16.54781
41	\$14.53215	\$15.56593	\$15.80735	\$15.95552	\$16.15840	\$16.35611	\$16.55323
42	\$14.54486	\$15.57723	\$15.81525	\$15.96216	\$16.16443	\$16.36183	\$16.55864
43	\$14.55759	\$15.58855	\$15.82315	\$15.96881	\$16.17046	\$16.36755	\$16.56406
44	\$14.57032	\$15.59988	\$15.83105	\$15.97547	\$16.17649	\$16.37328	\$16.56948
45	\$14.58307	\$15.61122	\$15.83896	\$15.98212	\$16.18252	\$16.37901	\$16.57491
46	\$14.55298	\$15.57482	\$15.79890	\$15.93988	\$16.13928	\$16.33504	\$16.53022
47	\$14.52296	\$15.53849	\$15.75896	\$15.89775	\$16.09615	\$16.29119	\$16.48564
48	\$14.49298	\$15.50226	\$15.71911	\$15.85575	\$16.05314	\$16.24745	\$16.44119
49	\$14.46308	\$15.46612	\$15.67936	\$15.81384	\$16.01025	\$16.20384	\$16.39685
50	\$14.43324	\$15.43005	\$15.63971	\$15.77204	\$15.96746	\$16.16033	\$16.35263
51	\$14.40345	\$15.39407	\$15.60017	\$15.73037	\$15.92479	\$16.11696	\$16.30854
52	\$14.37373	\$15.35818	\$15.56071	\$15.68880	\$15.88225	\$16.07369	\$16.26457
53	\$14.34407	\$15.32236	\$15.52137	\$15.64734	\$15.83981	\$16.03054	\$16.22070
54	\$14.31448	\$15.28663	\$15.48213	\$15.60598	\$15.79748	\$15.98751	\$16.17697
55	\$14.28493	\$15.25098	\$15.44297	\$15.56474	\$15.75527	\$15.94459	\$16.13334
56	\$14.10394	\$15.05000	\$15.23494	\$15.35246	\$15.54024	\$15.72693	\$15.91307
57	\$13.92522	\$14.85166	\$15.02969	\$15.14308	\$15.32814	\$15.51225	\$15.69581
58	\$13.74877	\$14.65593	\$14.82723	\$14.93656	\$15.11895	\$15.30049	\$15.48150
59	\$13.57456	\$14.46279	\$14.62748	\$14.73285	\$14.91260	\$15.09163	\$15.27012
60	\$13.40256	\$14.27219	\$14.43043	\$14.53192	\$14.70907	\$14.88562	\$15.06163
61	\$13.23273	\$14.08410	\$14.23603	\$14.33372	\$14.50832	\$14.68242	\$14.85599
62	\$13.06506	\$13.89849	\$14.04425	\$14.13824	\$14.31031	\$14.48199	\$14.65316
63	\$13.15717	\$13.98977	\$14.13328	\$14.22533	\$14.39855	\$14.57152	\$14.74397
64	\$13.24992	\$14.08164	\$14.22286	\$14.31295	\$14.48735	\$14.66160	\$14.83534
65	\$13.34332	\$14.17412	\$14.31303	\$14.40112	\$14.57668	\$14.75224	\$14.92728
66	\$13.43738	\$14.26721	\$14.40375	\$14.48983	\$14.66657	\$14.84345	\$15.01979
67	\$13.53211	\$14.36091	\$14.49505	\$14.57908	\$14.75701	\$14.93520	\$15.11287
68	\$13.63925	\$14.46219	\$14.58969	\$14.66963	\$14.84889	\$15.02864	\$15.20785
69	\$13.74725	\$14.56420	\$14.68493	\$14.76074	\$14.94134	\$15.12266	\$15.30344
70	\$13.85611	\$14.66692	\$14.78081	\$14.85241	\$15.03436	\$15.21726	\$15.39962
71	\$13.96582	\$14.77037	\$14.87730	\$14.94466	\$15.12796	\$15.31246	\$15.49641
72	\$14.07641	\$14.87455	\$14.97443	\$15.03747	\$15.22215	\$15.40825	\$15.59380
73	\$14.32421	\$15.11243	\$15.19691	\$15.25242	\$15.44081	\$15.63091	\$15.82043
74	\$14.57637	\$15.35412	\$15.42271	\$15.47045	\$15.66263	\$15.85678	\$16.05035
75	\$14.83298	\$15.59966	\$15.65185	\$15.69159	\$15.88763	\$16.08592	\$16.28361
76	\$15.09410	\$15.84914	\$15.88439	\$15.91589	\$16.11586	\$16.31836	\$16.52026
77	\$15.35982	\$16.10261	\$16.12039	\$16.14340	\$16.34736	\$16.55416	\$16.76035
78	\$15.22693	\$15.92983	\$15.93233	\$15.93479	\$16.13753	\$16.34339	\$16.54864
79	\$15.09518	\$15.75890	\$15.81064	\$15.86164	\$15.93039	\$16.13530	\$16.33959
80	\$14.96458	\$15.58979	\$15.63086	\$15.67135	\$15.72591	\$15.92986	\$16.13320
81	\$14.83510	\$15.42250	\$15.45315	\$15.48335	\$15.52405	\$15.72704	\$15.92941
82	\$14.70675	\$15.25701	\$15.27746	\$15.29762	\$15.32479	\$15.52680	\$15.72819
83	\$14.44988	\$14.95925	\$14.97081	\$14.98220	\$14.99755	\$15.19717	\$15.39619
84	\$14.19751	\$14.66729	\$14.67031	\$14.67330	\$14.67730	\$14.87455	\$15.07121

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$5.10666	\$5.29036	\$5.68911	\$6.07420	\$6.44967	\$6.84538
31	\$5.13077	\$5.31508	\$5.71581	\$6.10281	\$6.47955	\$6.87706
32	\$5.15471	\$5.33962	\$5.74228	\$6.13119	\$6.50916	\$6.90845
33	\$5.17845	\$5.36395	\$5.76852	\$6.15932	\$6.53848	\$6.93953
34	\$5.20203	\$5.38807	\$5.79454	\$6.18718	\$6.56752	\$6.97031
35	\$5.22538	\$5.41197	\$5.82032	\$6.21480	\$6.59623	\$7.00071
36	\$5.19444	\$5.37926	\$5.78631	\$6.17956	\$6.55753	\$6.96038
37	\$5.16370	\$5.34675	\$5.75249	\$6.14452	\$6.51905	\$6.92029
38	\$5.13313	\$5.31442	\$5.71887	\$6.10968	\$6.48080	\$6.88043
39	\$5.10275	\$5.28230	\$5.68546	\$6.07503	\$6.44278	\$6.84080
40	\$5.07254	\$5.25038	\$5.65223	\$6.04058	\$6.40498	\$6.80139
41	\$5.04251	\$5.21864	\$5.61919	\$6.00633	\$6.36739	\$6.76221
42	\$5.01267	\$5.18710	\$5.58635	\$5.97227	\$6.33003	\$6.72326
43	\$4.98299	\$5.15574	\$5.55371	\$5.93840	\$6.29289	\$6.68454
44	\$4.95350	\$5.12458	\$5.52125	\$5.90473	\$6.25597	\$6.64603
45	\$4.92417	\$5.09360	\$5.48899	\$5.87125	\$6.21926	\$6.60775
46	\$4.84373	\$5.00786	\$5.39791	\$5.77521	\$6.11249	\$6.49454
47	\$4.76459	\$4.92356	\$5.30835	\$5.68075	\$6.00757	\$6.38327
48	\$4.68675	\$4.84068	\$5.22027	\$5.58783	\$5.90443	\$6.27391
49	\$4.61017	\$4.75920	\$5.13364	\$5.49643	\$5.80307	\$6.16641
50	\$4.53485	\$4.67908	\$5.04847	\$5.40652	\$5.70345	\$6.06077
51	\$4.46077	\$4.60031	\$4.96470	\$5.31809	\$5.60554	\$5.95693
52	\$4.38789	\$4.52288	\$4.88232	\$5.23110	\$5.50931	\$5.85486
53	\$4.31619	\$4.44673	\$4.80131	\$5.14553	\$5.41474	\$5.75456
54	\$4.24569	\$4.37189	\$4.72165	\$5.06137	\$5.32178	\$5.65596
55	\$4.17632	\$4.29829	\$4.64330	\$4.97858	\$5.23042	\$5.55906
56	\$3.98417	\$4.09354	\$4.42413	\$4.74563	\$4.97176	\$5.28342
57	\$3.80086	\$3.89854	\$4.21530	\$4.52357	\$4.72589	\$5.02145
58	\$3.62599	\$3.71282	\$4.01633	\$4.31190	\$4.49217	\$4.77246
59	\$3.45916	\$3.53596	\$3.82675	\$4.11015	\$4.27002	\$4.53582
60	\$3.30001	\$3.36752	\$3.64612	\$3.91782	\$4.05885	\$4.31092
61	\$3.14818	\$3.20710	\$3.47402	\$3.73450	\$3.85813	\$4.09717
62	\$3.00333	\$3.05433	\$3.31004	\$3.55976	\$3.66733	\$3.89401
63	\$2.85142	\$2.88916	\$3.13402	\$3.37332	\$3.45392	\$3.66613
64	\$2.70721	\$2.73294	\$2.96737	\$3.19664	\$3.25294	\$3.45158
65	\$2.57028	\$2.58515	\$2.80956	\$3.02921	\$3.06365	\$3.24959
66	\$2.44028	\$2.44536	\$2.66015	\$2.87056	\$2.88538	\$3.05942
67	\$2.31684	\$2.32167	\$2.52561	\$2.72537	\$2.73944	\$2.90467
68	\$1.93620	\$1.94024	\$2.11067	\$2.27761	\$2.28937	\$2.42747
69	\$1.61811	\$1.62147	\$1.76390	\$1.90342	\$1.91325	\$2.02865
70	\$1.35227	\$1.35508	\$1.47411	\$1.59070	\$1.59892	\$1.69536
71	\$1.13010	\$1.13245	\$1.23193	\$1.32936	\$1.33623	\$1.41683
72	\$0.94443	\$0.94640	\$1.02954	\$1.11096	\$1.11669	\$1.18405
73	\$0.81505	\$0.81675	\$0.88850	\$0.95876	\$0.96371	\$1.02185
74	\$0.65944	\$0.66082	\$0.71886	\$0.77572	\$0.77972	\$0.82675

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs <= X <	3.93 yrs <= X <	4.16 yrs <= X <	4.62 yrs <= X <	5.08 yrs <= X <	5.55 yrs <= X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$7.11022	\$7.32562	\$7.54010	\$8.03128	\$8.43646	\$8.95087
31	\$7.14322	\$7.35937	\$7.57457	\$8.06810	\$8.47477	\$8.99146
32	\$7.17591	\$7.39280	\$7.60868	\$8.10453	\$8.51266	\$9.03160
33	\$7.20828	\$7.42588	\$7.64240	\$8.14056	\$8.55010	\$9.07125
34	\$7.24032	\$7.45860	\$7.67577	\$8.17618	\$8.58707	\$9.11040
35	\$7.27201	\$7.49094	\$7.70872	\$8.21135	\$8.62357	\$9.14901
36	\$7.23089	\$7.44798	\$7.66374	\$8.16479	\$8.57383	\$9.09694
37	\$7.18999	\$7.40528	\$7.61902	\$8.11850	\$8.52438	\$9.04515
38	\$7.14933	\$7.36283	\$7.57457	\$8.07246	\$8.47522	\$8.99366
39	\$7.10890	\$7.32062	\$7.53038	\$8.02669	\$8.42633	\$8.94246
40	\$7.06869	\$7.27865	\$7.48644	\$7.98117	\$8.37773	\$8.89156
41	\$7.02872	\$7.23691	\$7.44276	\$7.93592	\$8.32942	\$8.84095
42	\$6.98898	\$7.19542	\$7.39934	\$7.89091	\$8.28137	\$8.79063
43	\$6.94945	\$7.15416	\$7.35617	\$7.84617	\$8.23361	\$8.74058
44	\$6.91016	\$7.11315	\$7.31324	\$7.80167	\$8.18613	\$8.69083
45	\$6.87107	\$7.07236	\$7.27057	\$7.75744	\$8.13891	\$8.64135
46	\$6.75440	\$6.94981	\$7.14167	\$7.62156	\$7.99264	\$8.48615
47	\$6.63971	\$6.82939	\$7.01505	\$7.48807	\$7.84900	\$8.33372
48	\$6.52697	\$6.71105	\$6.89068	\$7.35692	\$7.70795	\$8.18404
49	\$6.41615	\$6.59476	\$6.76852	\$7.22807	\$7.56943	\$8.03705
50	\$6.30720	\$6.48049	\$6.64851	\$7.10146	\$7.43340	\$7.89270
51	\$6.20010	\$6.36819	\$6.53064	\$6.97708	\$7.29980	\$7.75093
52	\$6.09483	\$6.25785	\$6.41485	\$6.85488	\$7.16862	\$7.61172
53	\$5.99134	\$6.14942	\$6.30113	\$6.73481	\$7.03979	\$7.47500
54	\$5.88961	\$6.04286	\$6.18941	\$6.61686	\$6.91327	\$7.34074
55	\$5.78961	\$5.93815	\$6.07968	\$6.50096	\$6.78904	\$7.20889
56	\$5.50420	\$5.63851	\$5.76479	\$6.16691	\$6.42963	\$6.82627
57	\$5.23285	\$5.35399	\$5.46620	\$5.85002	\$6.08924	\$6.46397
58	\$4.97489	\$5.08383	\$5.18308	\$5.54941	\$5.76688	\$6.12088
59	\$4.72964	\$4.82731	\$4.91462	\$5.26426	\$5.46159	\$5.79602
60	\$4.49648	\$4.58371	\$4.66007	\$4.99375	\$5.17245	\$5.48839
61	\$4.27482	\$4.35242	\$4.41870	\$4.73714	\$4.89863	\$5.19708
62	\$4.06409	\$4.13280	\$4.18984	\$4.49373	\$4.63930	\$4.92124
63	\$3.82861	\$3.88253	\$3.92324	\$4.21166	\$4.33103	\$4.59234
64	\$3.60677	\$3.64741	\$3.67361	\$3.94730	\$4.04324	\$4.28543
65	\$3.39778	\$3.42652	\$3.43986	\$3.69953	\$3.77458	\$3.99902
66	\$3.20091	\$3.21902	\$3.22098	\$3.46731	\$3.52377	\$3.73176
67	\$3.03900	\$3.05620	\$3.05807	\$3.29194	\$3.34554	\$3.54301
68	\$2.53972	\$2.55409	\$2.55566	\$2.75110	\$2.79588	\$2.96092
69	\$2.12246	\$2.13448	\$2.13577	\$2.29912	\$2.33655	\$2.47446
70	\$1.77377	\$1.78380	\$1.78489	\$1.92139	\$1.95267	\$2.06793
71	\$1.48235	\$1.49073	\$1.49164	\$1.60573	\$1.63187	\$1.72819
72	\$1.23881	\$1.24582	\$1.24658	\$1.34191	\$1.36376	\$1.44425
73	\$1.06911	\$1.07515	\$1.07581	\$1.15809	\$1.17694	\$1.24640
74	\$0.86498	\$0.86988	\$0.87041	\$0.93698	\$0.95223	\$1.00844

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$9.64089	\$10.35322	\$10.56177	\$10.66974	\$10.81124	\$10.94718	\$11.08272
31	\$9.68423	\$10.39940	\$10.60894	\$10.71725	\$10.85932	\$10.99585	\$11.13197
32	\$9.72703	\$10.44499	\$10.65550	\$10.76412	\$10.90677	\$11.04387	\$11.18055
33	\$9.76929	\$10.48997	\$10.70143	\$10.81035	\$10.95357	\$11.09122	\$11.22846
34	\$9.81096	\$10.53430	\$10.74671	\$10.85591	\$10.99968	\$11.13786	\$11.27563
35	\$9.85204	\$10.57796	\$10.79131	\$10.90076	\$11.04508	\$11.18379	\$11.32209
36	\$9.79463	\$10.51437	\$10.72433	\$10.83176	\$10.97451	\$11.11199	\$11.24906
37	\$9.73756	\$10.45116	\$10.65778	\$10.76319	\$10.90440	\$11.04065	\$11.17650
38	\$9.68082	\$10.38833	\$10.59164	\$10.69504	\$10.83473	\$10.96977	\$11.10441
39	\$9.62441	\$10.32588	\$10.52590	\$10.62734	\$10.76550	\$10.89935	\$11.03279
40	\$9.56833	\$10.26381	\$10.46058	\$10.56006	\$10.69672	\$10.82938	\$10.96164
41	\$9.51258	\$10.20211	\$10.39566	\$10.49320	\$10.62838	\$10.75986	\$10.89094
42	\$9.45715	\$10.14077	\$10.33114	\$10.42678	\$10.56047	\$10.69078	\$10.82069
43	\$9.40204	\$10.07982	\$10.26702	\$10.36077	\$10.49301	\$10.62214	\$10.75089
44	\$9.34726	\$10.01922	\$10.20331	\$10.29517	\$10.42597	\$10.55396	\$10.68155
45	\$9.29279	\$9.95898	\$10.13998	\$10.23000	\$10.35935	\$10.48619	\$10.61266
46	\$9.12127	\$9.77045	\$9.94540	\$10.03139	\$10.15762	\$10.28164	\$10.40529
47	\$8.95293	\$9.58548	\$9.75457	\$9.83663	\$9.95982	\$10.08109	\$10.20199
48	\$8.78768	\$9.40403	\$9.56739	\$9.64565	\$9.76588	\$9.88445	\$10.00266
49	\$8.62548	\$9.22599	\$9.38380	\$9.45838	\$9.57570	\$9.69163	\$9.80722
50	\$8.46629	\$9.05135	\$9.20374	\$9.27475	\$9.38924	\$9.50258	\$9.61559
51	\$8.31003	\$8.87999	\$9.02713	\$9.09467	\$9.20641	\$9.31722	\$9.42771
52	\$8.15666	\$8.71188	\$8.85391	\$8.91810	\$9.02713	\$9.13548	\$9.24350
53	\$8.00611	\$8.54696	\$8.68402	\$8.74496	\$8.85134	\$8.95728	\$9.06290
54	\$7.85835	\$8.38516	\$8.51738	\$8.57517	\$8.67899	\$8.78255	\$8.88581
55	\$7.71331	\$8.22642	\$8.35394	\$8.40869	\$8.50997	\$8.61123	\$8.71220
56	\$7.29135	\$7.76452	\$7.87864	\$7.92539	\$8.02022	\$8.11528	\$8.21006
57	\$6.89247	\$7.32855	\$7.43038	\$7.46988	\$7.55864	\$7.64788	\$7.73686
58	\$6.51541	\$6.91707	\$7.00763	\$7.04054	\$7.12363	\$7.20741	\$7.29094
59	\$6.15898	\$6.52868	\$6.60892	\$6.63588	\$6.71366	\$6.79231	\$6.87071
60	\$5.82205	\$6.16211	\$6.23291	\$6.25448	\$6.32728	\$6.40110	\$6.47472
61	\$5.50355	\$5.81612	\$5.87828	\$5.89499	\$5.96314	\$6.03243	\$6.10154
62	\$5.20247	\$5.48955	\$5.54383	\$5.55617	\$5.61995	\$5.68500	\$5.74986
63	\$4.83380	\$5.08051	\$5.11933	\$5.12256	\$5.18024	\$5.23955	\$5.29869
64	\$4.49125	\$4.70194	\$4.72733	\$4.74762	\$4.77494	\$4.82901	\$4.88292
65	\$4.17297	\$4.35159	\$4.36536	\$4.38069	\$4.40136	\$4.45063	\$4.49977
66	\$3.87726	\$4.02734	\$4.03109	\$4.04212	\$4.05701	\$4.10190	\$4.14668
67	\$3.68114	\$3.82363	\$3.82719	\$3.83768	\$3.85180	\$3.89443	\$3.93694
68	\$3.07636	\$3.19544	\$3.19842	\$3.20717	\$3.21898	\$3.25461	\$3.29013
69	\$2.57094	\$2.67046	\$2.67294	\$2.68027	\$2.69013	\$2.71990	\$2.74959
70	\$2.14855	\$2.23173	\$2.23380	\$2.23992	\$2.24816	\$2.27305	\$2.29786
71	\$1.79557	\$1.86507	\$1.86681	\$1.87191	\$1.87880	\$1.89960	\$1.92033
72	\$1.50057	\$1.55865	\$1.56010	\$1.56438	\$1.57013	\$1.58751	\$1.60484
73	\$1.29500	\$1.34514	\$1.34638	\$1.35007	\$1.35504	\$1.37004	\$1.38499
74	\$1.04775	\$1.08831	\$1.08933	\$1.09231	\$1.09633	\$1.10847	\$1.12056

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$4.09911	\$4.25143	\$4.58635	\$4.87516	\$5.15458	\$5.48532
31	\$4.13812	\$4.29150	\$4.62929	\$4.92044	\$5.20165	\$5.53508
32	\$4.17741	\$4.33183	\$4.67248	\$4.96600	\$5.24895	\$5.58509
33	\$4.21696	\$4.37244	\$4.71597	\$5.01183	\$5.29652	\$5.63537
34	\$4.25680	\$4.41331	\$4.75971	\$5.05792	\$5.34434	\$5.68591
35	\$4.29689	\$4.45444	\$4.80373	\$5.10429	\$5.39240	\$5.73668
36	\$4.38191	\$4.54254	\$4.89994	\$5.20723	\$5.50078	\$5.85304
37	\$4.46862	\$4.63237	\$4.99808	\$5.31226	\$5.61134	\$5.97178
38	\$4.55704	\$4.72400	\$5.09818	\$5.41939	\$5.72413	\$6.09291
39	\$4.64722	\$4.81742	\$5.20028	\$5.52868	\$5.83919	\$6.21650
40	\$4.73918	\$4.91269	\$5.30443	\$5.64019	\$5.95655	\$6.34259
41	\$4.83296	\$5.00985	\$5.41066	\$5.75394	\$6.07628	\$6.47125
42	\$4.92859	\$5.10893	\$5.51903	\$5.86998	\$6.19840	\$6.60251
43	\$5.02613	\$5.20998	\$5.62957	\$5.98837	\$6.32299	\$6.73644
44	\$5.12558	\$5.31301	\$5.74231	\$6.10914	\$6.45008	\$6.87309
45	\$5.22701	\$5.41808	\$5.85732	\$6.23234	\$6.57972	\$7.01251
46	\$5.34521	\$5.53998	\$5.99062	\$6.37498	\$6.72841	\$7.17215
47	\$5.46608	\$5.66463	\$6.12694	\$6.52087	\$6.88047	\$7.33542
48	\$5.58970	\$5.79207	\$6.26637	\$6.67010	\$7.03595	\$7.50241
49	\$5.71609	\$5.92239	\$6.40897	\$6.82274	\$7.19496	\$7.67319
50	\$5.84536	\$6.05564	\$6.55481	\$6.97888	\$7.35756	\$7.84787
51	\$5.97754	\$6.19188	\$6.70398	\$7.13859	\$7.52382	\$8.02652
52	\$6.11272	\$6.33120	\$6.85653	\$7.30197	\$7.69385	\$8.20925
53	\$6.25094	\$6.47364	\$7.01257	\$7.46908	\$7.86772	\$8.39613
54	\$6.39231	\$6.61929	\$7.17215	\$7.64001	\$8.04553	\$8.58726
55	\$6.53686	\$6.76822	\$7.33536	\$7.81484	\$8.22734	\$8.78275
56	\$6.62293	\$6.85514	\$7.43134	\$7.91736	\$8.32942	\$8.89268
57	\$6.71014	\$6.94319	\$7.52857	\$8.02122	\$8.43277	\$9.00398
58	\$6.79848	\$7.03237	\$7.62709	\$8.12645	\$8.53739	\$9.11668
59	\$6.88800	\$7.12269	\$7.72687	\$8.23306	\$8.64333	\$9.23079
60	\$6.97869	\$7.21417	\$7.82798	\$8.34107	\$8.75057	\$9.34632
61	\$7.07057	\$7.30682	\$7.93040	\$8.45048	\$8.85914	\$9.46330
62	\$7.16367	\$7.40067	\$8.03417	\$8.56134	\$8.96906	\$9.58174
63	\$7.23655	\$7.47220	\$8.11474	\$8.64749	\$9.04945	\$9.66921
64	\$7.31018	\$7.54444	\$8.19612	\$8.73449	\$9.13057	\$9.75748
65	\$7.38455	\$7.61735	\$8.27832	\$8.82237	\$9.21241	\$9.84656
66	\$7.45968	\$7.69099	\$8.36134	\$8.91115	\$9.29498	\$9.93645
67	\$7.53557	\$7.76533	\$8.44518	\$9.00081	\$9.37830	\$10.02715
68	\$7.63135	\$7.85794	\$8.55132	\$9.11462	\$9.48081	\$10.13998
69	\$7.72835	\$7.95165	\$8.65879	\$9.22988	\$9.58444	\$10.25409
70	\$7.82656	\$8.04648	\$8.76761	\$9.34659	\$9.68920	\$10.36947
71	\$7.92604	\$8.14243	\$8.87780	\$9.46477	\$9.79511	\$10.48616
72	\$8.02679	\$8.23953	\$8.98937	\$9.58445	\$9.90217	\$10.60415
73	\$8.21698	\$8.42605	\$9.20325	\$9.81522	\$10.11752	\$10.84188
74	\$8.41167	\$8.61680	\$9.42221	\$10.05154	\$10.33754	\$11.08496
75	\$8.61097	\$8.81185	\$9.64639	\$10.29356	\$10.56234	\$11.33347
76	\$8.81500	\$9.01133	\$9.87589	\$10.54141	\$10.79205	\$11.58757
77	\$9.02387	\$9.21531	\$10.11086	\$10.79521	\$11.02674	\$11.84735
78	\$9.07175	\$9.24543	\$10.15586	\$10.84248	\$11.03074	\$11.85735
79	\$9.11989	\$9.27565	\$10.20107	\$10.88995	\$11.03476	\$11.86734
80	\$9.16829	\$9.30596	\$10.24647	\$10.93763	\$11.03876	\$11.87736
81	\$9.21693	\$9.33636	\$10.29208	\$10.98552	\$11.04278	\$11.88737
82	\$9.26584	\$9.36688	\$10.33789	\$11.03362	\$11.04679	\$11.89740
83	\$9.31522	\$9.38753	\$10.37337	\$11.06689	\$11.08010	\$11.86743
84	\$9.36488	\$9.40823	\$10.40896	\$11.10026	\$11.11351	\$11.83752

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$5.65823	\$5.82561	\$6.00220	\$6.36220	\$6.69333	\$7.06724
31	\$5.70927	\$5.87778	\$6.05559	\$6.41840	\$6.75192	\$7.12856
32	\$5.76058	\$5.93020	\$6.10920	\$6.47482	\$6.81073	\$7.19010
33	\$5.81214	\$5.98288	\$6.16306	\$6.53148	\$6.86974	\$7.25186
34	\$5.86395	\$6.03578	\$6.21716	\$6.58837	\$6.92897	\$7.31381
35	\$5.91601	\$6.08892	\$6.27147	\$6.64548	\$6.98841	\$7.37593
36	\$6.03620	\$6.21257	\$6.39880	\$6.78118	\$7.13133	\$7.52684
37	\$6.15882	\$6.33873	\$6.52873	\$6.91966	\$7.27716	\$7.68085
38	\$6.28393	\$6.46745	\$6.66129	\$7.06096	\$7.42599	\$7.83801
39	\$6.41158	\$6.59879	\$6.79654	\$7.20514	\$7.57785	\$7.99838
40	\$6.54183	\$6.73279	\$6.93453	\$7.35228	\$7.73282	\$8.16204
41	\$6.67472	\$6.86951	\$7.07532	\$7.50242	\$7.89096	\$8.32904
42	\$6.81032	\$7.00902	\$7.21897	\$7.65562	\$8.05234	\$8.49945
43	\$6.94866	\$7.15135	\$7.36555	\$7.81195	\$8.21701	\$8.67336
44	\$7.08982	\$7.29658	\$7.51510	\$7.97148	\$8.38505	\$8.85083
45	\$7.23385	\$7.44475	\$7.66768	\$8.13426	\$8.55653	\$9.03192
46	\$7.39852	\$7.61352	\$7.84090	\$8.31876	\$8.75012	\$9.23575
47	\$7.56693	\$7.78613	\$8.01802	\$8.50746	\$8.94807	\$9.44418
48	\$7.73918	\$7.96263	\$8.19915	\$8.70043	\$9.15050	\$9.65731
49	\$7.91535	\$8.14315	\$8.38437	\$8.89778	\$9.35752	\$9.87524
50	\$8.09553	\$8.32775	\$8.57378	\$9.09961	\$9.56921	\$10.09811
51	\$8.27983	\$8.51655	\$8.76746	\$9.30600	\$9.78570	\$10.32599
52	\$8.46830	\$8.70962	\$8.96552	\$9.51710	\$10.00708	\$10.55902
53	\$8.66107	\$8.90707	\$9.16805	\$9.73297	\$10.23348	\$10.79731
54	\$8.85822	\$9.10900	\$9.37516	\$9.95375	\$10.46499	\$11.04098
55	\$9.05987	\$9.31550	\$9.58695	\$10.17952	\$10.70174	\$11.29015
56	\$9.17232	\$9.42873	\$9.70127	\$10.30094	\$10.82693	\$11.42034
57	\$9.28616	\$9.54334	\$9.81695	\$10.42382	\$10.95358	\$11.55202
58	\$9.40142	\$9.65933	\$9.93401	\$10.54815	\$11.08171	\$11.68523
59	\$9.51810	\$9.77675	\$10.05247	\$10.67398	\$11.21134	\$11.81997
60	\$9.63624	\$9.89560	\$10.17234	\$10.80130	\$11.34250	\$11.95627
61	\$9.75585	\$10.01588	\$10.29363	\$10.93015	\$11.47518	\$12.09414
62	\$9.87693	\$10.13762	\$10.41638	\$11.06053	\$11.60941	\$12.23359
63	\$9.96538	\$10.22440	\$10.50187	\$11.15128	\$11.70055	\$12.32650
64	\$10.05464	\$10.31194	\$10.58805	\$11.24277	\$11.79239	\$12.42010
65	\$10.14468	\$10.40022	\$10.67494	\$11.33501	\$11.88496	\$12.51443
66	\$10.23554	\$10.48926	\$10.76255	\$11.42801	\$11.97825	\$12.60947
67	\$10.32720	\$10.57905	\$10.85088	\$11.52177	\$12.07227	\$12.70523
68	\$10.44055	\$10.68861	\$10.95720	\$11.63491	\$12.18408	\$12.81768
69	\$10.55514	\$10.79930	\$11.06456	\$11.74916	\$12.29692	\$12.93113
70	\$10.67100	\$10.91113	\$11.17297	\$11.86453	\$12.41080	\$13.04559
71	\$10.78812	\$11.02413	\$11.28244	\$11.98103	\$12.52575	\$13.16105
72	\$10.90653	\$11.13830	\$11.39299	\$12.09868	\$12.64175	\$13.27755
73	\$11.14761	\$11.37502	\$11.62637	\$12.34845	\$12.89265	\$13.53266
74	\$11.39403	\$11.61678	\$11.86454	\$12.60337	\$13.14850	\$13.79266
75	\$11.64588	\$11.86369	\$12.10759	\$12.86354	\$13.40945	\$14.05767
76	\$11.90331	\$12.11583	\$12.35561	\$13.12910	\$13.67558	\$14.32777
77	\$12.16643	\$12.37334	\$12.60872	\$13.40013	\$13.94698	\$14.60305
78	\$12.16710	\$12.35475	\$12.57158	\$13.35619	\$13.87743	\$14.51270
79	\$12.16777	\$12.33618	\$12.53456	\$13.31240	\$13.80823	\$14.42290
80	\$12.16844	\$12.31764	\$12.49765	\$13.26875	\$13.73938	\$14.33368
81	\$12.16911	\$12.29914	\$12.46083	\$13.22524	\$13.67086	\$14.24499
82	\$12.16978	\$12.28066	\$12.42413	\$13.18188	\$13.60269	\$14.15685
83	\$12.12313	\$12.20478	\$12.31938	\$13.05669	\$13.43399	\$13.95460
84	\$12.07665	\$12.12936	\$12.21552	\$12.93268	\$13.26737	\$13.75524

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$7.59259	\$8.13173	\$8.25947	\$8.33793	\$8.44493	\$8.54859	\$8.65194
31	\$7.65766	\$8.20062	\$8.32931	\$8.40821	\$8.51600	\$8.62043	\$8.72454
32	\$7.72291	\$8.26969	\$8.39929	\$8.47864	\$8.58720	\$8.69241	\$8.79729
33	\$7.78833	\$8.33890	\$8.46943	\$8.54922	\$8.65856	\$8.76452	\$8.87017
34	\$7.85393	\$8.40826	\$8.53970	\$8.61992	\$8.73004	\$8.83676	\$8.94316
35	\$7.91969	\$8.47775	\$8.61011	\$8.69075	\$8.80162	\$8.90909	\$9.01624
36	\$8.08090	\$8.64906	\$8.78207	\$8.86358	\$8.97633	\$9.08579	\$9.19493
37	\$8.24539	\$8.82382	\$8.95746	\$9.03984	\$9.15451	\$9.26600	\$9.37716
38	\$8.41323	\$9.00213	\$9.13636	\$9.21962	\$9.33623	\$9.44979	\$9.56300
39	\$8.58448	\$9.18403	\$9.31883	\$9.40295	\$9.52156	\$9.63721	\$9.75253
40	\$8.75923	\$9.36961	\$9.50494	\$9.58994	\$9.71056	\$9.82836	\$9.94581
41	\$8.93753	\$9.55895	\$9.69477	\$9.78065	\$9.90331	\$10.02330	\$10.14292
42	\$9.11946	\$9.75210	\$9.88839	\$9.97515	\$10.09989	\$10.22210	\$10.34394
43	\$9.30508	\$9.94916	\$10.08588	\$10.17352	\$10.30038	\$10.42485	\$10.54895
44	\$9.49449	\$10.15020	\$10.28731	\$10.37583	\$10.50484	\$10.63162	\$10.75800
45	\$9.68776	\$10.35530	\$10.49277	\$10.58217	\$10.71337	\$10.84248	\$10.97121
46	\$9.90451	\$10.58449	\$10.72330	\$10.81362	\$10.94746	\$11.07933	\$11.21079
47	\$10.12610	\$10.81876	\$10.95890	\$11.05013	\$11.18668	\$11.32134	\$11.45561
48	\$10.35265	\$11.05821	\$11.19968	\$11.29182	\$11.43111	\$11.56864	\$11.70576
49	\$10.58428	\$11.30297	\$11.44575	\$11.53880	\$11.68089	\$11.82134	\$11.96138
50	\$10.82108	\$11.55313	\$11.69723	\$11.79118	\$11.93613	\$12.07957	\$12.22258
51	\$11.06317	\$11.80884	\$11.95422	\$12.04907	\$12.19694	\$12.34344	\$12.48950
52	\$11.31069	\$12.07020	\$12.21686	\$12.31261	\$12.46345	\$12.61306	\$12.76223
53	\$11.56375	\$12.33735	\$12.48528	\$12.58190	\$12.73579	\$12.88859	\$13.04091
54	\$11.82246	\$12.61041	\$12.75959	\$12.85710	\$13.01408	\$13.17012	\$13.32569
55	\$12.08697	\$12.88952	\$13.03993	\$13.13830	\$13.29845	\$13.45780	\$13.61669
56	\$12.22208	\$13.02905	\$13.17889	\$13.27671	\$13.43849	\$13.59956	\$13.76013
57	\$12.35870	\$13.17008	\$13.31931	\$13.41656	\$13.58002	\$13.74280	\$13.90510
58	\$12.49686	\$13.31264	\$13.46125	\$13.55789	\$13.72303	\$13.88756	\$14.05160
59	\$12.63654	\$13.45675	\$13.60469	\$13.70070	\$13.86756	\$14.03384	\$14.19964
60	\$12.77780	\$13.60241	\$13.74966	\$13.84502	\$14.01359	\$14.18166	\$14.34922
61	\$12.92063	\$13.74966	\$13.89618	\$13.99086	\$14.16118	\$14.33104	\$14.50040
62	\$13.06506	\$13.89849	\$14.04425	\$14.13824	\$14.31031	\$14.48199	\$14.65316
63	\$13.15717	\$13.98977	\$14.13328	\$14.22533	\$14.39855	\$14.57152	\$14.74397
64	\$13.24992	\$14.08164	\$14.22286	\$14.31295	\$14.48735	\$14.66160	\$14.83534
65	\$13.34332	\$14.17412	\$14.31303	\$14.40112	\$14.57668	\$14.75224	\$14.92728
66	\$13.43738	\$14.26721	\$14.40375	\$14.48983	\$14.66657	\$14.84345	\$15.01979
67	\$13.53211	\$14.36091	\$14.49505	\$14.57908	\$14.75701	\$14.93520	\$15.11287
68	\$13.63925	\$14.46219	\$14.58969	\$14.66963	\$14.84889	\$15.02864	\$15.20785
69	\$13.74725	\$14.56420	\$14.68493	\$14.76074	\$14.94134	\$15.12266	\$15.30344
70	\$13.85611	\$14.66692	\$14.78081	\$14.85241	\$15.03436	\$15.21726	\$15.39962
71	\$13.96582	\$14.77037	\$14.87730	\$14.94466	\$15.12796	\$15.31246	\$15.49641
72	\$14.07641	\$14.87455	\$14.97443	\$15.03747	\$15.22215	\$15.40825	\$15.59380
73	\$14.32421	\$15.11243	\$15.19691	\$15.25242	\$15.44081	\$15.63091	\$15.82043
74	\$14.57637	\$15.35412	\$15.42271	\$15.47045	\$15.66263	\$15.85678	\$16.05035
75	\$14.83298	\$15.59966	\$15.65185	\$15.69159	\$15.88763	\$16.08592	\$16.28361
76	\$15.09410	\$15.84914	\$15.88439	\$15.91589	\$16.11586	\$16.31836	\$16.52026
77	\$15.35982	\$16.10261	\$16.12039	\$16.14340	\$16.34736	\$16.55416	\$16.76035
78	\$15.22693	\$15.92983	\$15.93233	\$15.93479	\$16.13753	\$16.34339	\$16.54864
79	\$15.09518	\$15.75890	\$15.81064	\$15.86164	\$15.93039	\$16.13530	\$16.33959
80	\$14.96458	\$15.58979	\$15.63086	\$15.67135	\$15.72591	\$15.92986	\$16.13320
81	\$14.83510	\$15.42250	\$15.45315	\$15.48335	\$15.52405	\$15.72704	\$15.92941
82	\$14.70675	\$15.25701	\$15.27746	\$15.29762	\$15.32479	\$15.52680	\$15.72819
83	\$14.44988	\$14.95925	\$14.97081	\$14.98220	\$14.99755	\$15.19717	\$15.39619
84	\$14.19751	\$14.66729	\$14.67031	\$14.67330	\$14.67730	\$14.87455	\$15.07121

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$0.89231	\$0.94686	\$1.01778	\$1.08835	\$1.17612	\$1.26345
31	\$0.91680	\$0.97288	\$1.04575	\$1.11827	\$1.20850	\$1.29823
32	\$0.94193	\$0.99953	\$1.07441	\$1.14897	\$1.24167	\$1.33391
33	\$0.96764	\$1.02684	\$1.10378	\$1.18043	\$1.27570	\$1.37048
34	\$0.99400	\$1.05481	\$1.13389	\$1.21267	\$1.31057	\$1.40801
35	\$1.02099	\$1.08348	\$1.16475	\$1.24571	\$1.34632	\$1.44647
36	\$1.08324	\$1.14943	\$1.23552	\$1.32151	\$1.42818	\$1.53438
37	\$1.14867	\$1.21879	\$1.31003	\$1.40136	\$1.51442	\$1.62706
38	\$1.21745	\$1.29173	\$1.38843	\$1.48540	\$1.60528	\$1.72477
39	\$1.28973	\$1.36841	\$1.47092	\$1.57389	\$1.70101	\$1.82775
40	\$1.36569	\$1.44905	\$1.55768	\$1.66704	\$1.80185	\$1.93627
41	\$1.44546	\$1.53377	\$1.64893	\$1.76508	\$1.90802	\$2.05063
42	\$1.52927	\$1.62280	\$1.74490	\$1.86823	\$2.01983	\$2.17111
43	\$1.61728	\$1.71637	\$1.84577	\$1.97676	\$2.13756	\$2.29800
44	\$1.70971	\$1.81465	\$1.95185	\$2.09093	\$2.26147	\$2.43167
45	\$1.80673	\$1.91789	\$2.06333	\$2.21099	\$2.39188	\$2.57244
46	\$1.93193	\$2.05062	\$2.20596	\$2.36404	\$2.55734	\$2.75033
47	\$2.06502	\$2.19174	\$2.35767	\$2.52692	\$2.73349	\$2.93981
48	\$2.20640	\$2.34176	\$2.51901	\$2.70020	\$2.92098	\$3.14157
49	\$2.35661	\$2.50116	\$2.69055	\$2.88454	\$3.12057	\$3.35639
50	\$2.51617	\$2.67056	\$2.87291	\$3.08064	\$3.33294	\$3.58509
51	\$2.68562	\$2.85051	\$3.06676	\$3.28918	\$3.55893	\$3.82852
52	\$2.86554	\$3.04165	\$3.27276	\$3.51092	\$3.79935	\$4.08763
53	\$3.05653	\$3.24466	\$3.49167	\$3.74669	\$4.05510	\$4.36334
54	\$3.25928	\$3.46023	\$3.72424	\$3.99732	\$4.32712	\$4.65674
55	\$3.47446	\$3.68910	\$3.97133	\$4.26371	\$4.61641	\$4.96889
56	\$3.71066	\$3.93990	\$4.24134	\$4.55408	\$4.93090	\$5.30746
57	\$3.96246	\$4.20730	\$4.52926	\$4.86379	\$5.26640	\$5.66867
58	\$4.23090	\$4.49236	\$4.83630	\$5.19411	\$5.62425	\$6.05401
59	\$4.51701	\$4.79628	\$5.16364	\$5.54638	\$6.00596	\$6.46507
60	\$4.82197	\$5.12023	\$5.51264	\$5.92202	\$6.41305	\$6.90355
61	\$5.14698	\$5.46553	\$5.88471	\$6.32259	\$6.84725	\$7.37123
62	\$5.49335	\$5.83355	\$6.28134	\$6.74968	\$7.31026	\$7.87006
63	\$5.89672	\$6.26205	\$6.74300	\$7.24684	\$7.84920	\$8.45036
64	\$6.32843	\$6.72076	\$7.23733	\$7.77933	\$8.42665	\$9.07220
65	\$6.79043	\$7.21172	\$7.76658	\$8.34964	\$9.04524	\$9.73848
66	\$7.28476	\$7.73717	\$8.33316	\$8.96037	\$9.70785	\$10.45232
67	\$7.81363	\$8.29946	\$8.93962	\$9.61432	\$10.41757	\$11.21704
68	\$8.49218	\$9.02039	\$9.71696	\$10.45170	\$11.32622	\$12.19687
69	\$9.22959	\$9.80390	\$10.56185	\$11.36198	\$12.31412	\$13.26229
70	\$10.03098	\$10.65542	\$11.48016	\$12.35151	\$13.38817	\$14.42077
71	\$10.91714	\$11.59703	\$12.49572	\$13.44597	\$14.57623	\$15.70235
72	\$11.88149	\$12.62179	\$13.60107	\$14.63739	\$15.86971	\$17.09784
73	\$13.19226	\$14.01571	\$15.10761	\$16.26221	\$17.63828	\$19.00965
74	\$14.64252	\$15.55836	\$16.77569	\$18.06197	\$19.59835	\$21.12947
75	\$16.24672	\$17.26524	\$18.62226	\$20.05515	\$21.77025	\$23.47949
76	\$18.02081	\$19.15343	\$20.66600	\$22.26205	\$24.17639	\$26.08421
77	\$19.98236	\$21.24175	\$22.92752	\$24.70517	\$26.84158	\$28.97073
78	\$22.07778	\$23.47030	\$25.33559	\$27.29524	\$29.66222	\$32.01849
79	\$24.38447	\$25.92376	\$27.98700	\$30.14678	\$32.76822	\$35.37509
80	\$26.92314	\$28.62421	\$30.90568	\$33.28551	\$36.18774	\$39.07100
81	\$29.71654	\$31.59591	\$34.11790	\$36.73965	\$39.95164	\$43.13968
82	\$32.78959	\$34.86543	\$37.65246	\$40.54009	\$44.09373	\$47.61786
83	\$36.62340	\$38.93985	\$42.05344	\$45.25941	\$49.23485	\$53.17815
84	\$40.86951	\$43.45248	\$46.92756	\$50.48433	\$54.92700	\$59.33504
85	\$45.57017	\$48.44830	\$52.32335	\$56.26652	\$61.22650	\$66.14957
86	\$50.77188	\$53.97671	\$58.29412	\$62.66277	\$68.19526	\$73.68881
87	\$56.52573	\$60.09207	\$64.89852	\$69.73550	\$75.90128	\$82.02651
88	\$61.66963	\$65.55835	\$70.79420	\$76.03407	\$82.75707	\$89.43249
89	\$67.23774	\$71.47475	\$77.17265	\$82.84384	\$90.16638	\$97.43372
90	\$73.26321	\$77.87642	\$84.07140	\$90.20408	\$98.17146	\$106.07541
91	\$79.78178	\$84.80119	\$91.53066	\$98.15697	\$106.81764	\$115.40600
92	\$86.83186	\$92.28974	\$99.59373	\$106.74783	\$116.15363	\$125.47753
93	\$92.85686	\$98.69803	\$106.49637	\$114.06747	\$124.10849	\$134.02847
94	\$99.26020	\$105.50795	\$113.82762	\$121.83431	\$132.54434	\$143.09034
95	\$106.06451	\$112.74334	\$121.61269	\$130.07420	\$141.48864	\$152.69190
96	\$113.29359	\$120.42949	\$129.87822	\$138.81440	\$150.97033	\$162.86343
97	\$120.97274	\$128.59311	\$138.65237	\$148.08375	\$161.01997	\$173.63697
98	\$127.49747	\$135.52857	\$146.10236	\$155.94685	\$169.53981	\$182.76433
99	\$132.97582	\$141.35117	\$152.35411	\$162.54026	\$176.68039	\$190.40990
100	\$137.53179	\$146.19304	\$157.55094	\$168.01776	\$182.61008	\$196.75613

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$1.31141	\$1.35837	\$1.40880	\$1.50910	\$1.59386	\$1.69877
31	\$1.34753	\$1.39580	\$1.44763	\$1.55074	\$1.63787	\$1.74569
32	\$1.38458	\$1.43417	\$1.48745	\$1.59344	\$1.68303	\$1.79384
33	\$1.42257	\$1.47354	\$1.52829	\$1.63726	\$1.72934	\$1.84326
34	\$1.46152	\$1.51392	\$1.57020	\$1.68221	\$1.77687	\$1.89395
35	\$1.50149	\$1.55532	\$1.61317	\$1.72832	\$1.82563	\$1.94597
36	\$1.59285	\$1.64997	\$1.71137	\$1.83365	\$1.93687	\$2.06451
37	\$1.68921	\$1.74985	\$1.81501	\$1.94487	\$2.05437	\$2.18976
38	\$1.79082	\$1.85519	\$1.92435	\$2.06225	\$2.17844	\$2.32207
39	\$1.89796	\$1.96630	\$2.03970	\$2.18615	\$2.30946	\$2.46181
40	\$2.01090	\$2.08344	\$2.16136	\$2.31690	\$2.44778	\$2.60941
41	\$2.12995	\$2.20697	\$2.28970	\$2.45488	\$2.59378	\$2.76528
42	\$2.25541	\$2.33718	\$2.42501	\$2.60045	\$2.74790	\$2.92984
43	\$2.38762	\$2.47444	\$2.56770	\$2.75401	\$2.91053	\$3.10359
44	\$2.52691	\$2.61912	\$2.71811	\$2.91597	\$3.08215	\$3.28702
45	\$2.67364	\$2.77156	\$2.87669	\$3.08681	\$3.26323	\$3.48062
46	\$2.85882	\$2.96351	\$3.07595	\$3.30096	\$3.48964	\$3.72210
47	\$3.05609	\$3.16804	\$3.28830	\$3.52928	\$3.73106	\$3.97966
48	\$3.26621	\$3.38595	\$3.51458	\$3.77265	\$3.98849	\$4.25435
49	\$3.49001	\$3.61809	\$3.75568	\$4.03208	\$4.26294	\$4.54730
50	\$3.72833	\$3.86533	\$4.01252	\$4.30854	\$4.55553	\$4.85967
51	\$3.98208	\$4.12864	\$4.28612	\$4.60315	\$4.86741	\$5.19272
52	\$4.25223	\$4.40903	\$4.57753	\$4.91706	\$5.19980	\$5.54778
53	\$4.53981	\$4.70756	\$4.88785	\$5.25150	\$5.55404	\$5.92629
54	\$4.84590	\$5.02539	\$5.21830	\$5.60778	\$5.93152	\$6.32973
55	\$5.17165	\$5.36372	\$5.57016	\$5.98277	\$6.33372	\$6.75974
56	\$5.52440	\$5.72974	\$5.95038	\$6.39661	\$6.76728	\$7.22287
57	\$5.90078	\$6.12030	\$6.35614	\$6.83349	\$7.23007	\$7.71729
58	\$6.30236	\$6.53703	\$6.78912	\$7.29978	\$7.72407	\$8.24509
59	\$6.73079	\$6.98167	\$7.25112	\$7.79739	\$8.25134	\$8.80853
60	\$7.18784	\$7.45605	\$7.74406	\$8.32844	\$8.81410	\$9.40996
61	\$7.67541	\$7.96214	\$8.27000	\$8.89511	\$9.41472	\$10.05194
62	\$8.19550	\$8.50204	\$8.83110	\$9.49979	\$10.05571	\$10.73717
63	\$8.80078	\$9.13026	\$9.48411	\$10.20367	\$10.80185	\$11.53563
64	\$9.44951	\$9.80363	\$10.18415	\$10.95841	\$11.60208	\$12.39219
65	\$10.14474	\$10.52536	\$10.93454	\$11.76766	\$12.46024	\$13.31097
66	\$10.88973	\$11.29882	\$11.73883	\$12.63527	\$13.38047	\$14.29646
67	\$11.68795	\$12.12768	\$12.60083	\$13.56535	\$14.36719	\$15.35341
68	\$12.71039	\$13.18986	\$13.70567	\$14.75803	\$15.63387	\$16.71101
69	\$13.82228	\$14.34510	\$14.90743	\$16.05556	\$17.01220	\$18.18863
70	\$15.03142	\$15.60149	\$16.21454	\$17.46717	\$18.51204	\$19.79689
71	\$16.36917	\$16.99164	\$17.66093	\$19.02946	\$20.17230	\$21.57748
72	\$17.82599	\$18.50567	\$19.23633	\$20.73149	\$21.98144	\$23.51820
73	\$19.82450	\$20.58556	\$21.40378	\$23.07962	\$24.48432	\$26.21215
74	\$22.04117	\$22.89322	\$23.80933	\$25.68733	\$27.26554	\$29.20764
75	\$24.49937	\$25.45311	\$26.47862	\$28.58276	\$30.35545	\$32.53787
76	\$27.22493	\$28.29229	\$29.44007	\$31.79712	\$33.78778	\$36.23962
77	\$30.24640	\$31.44071	\$32.72510	\$35.36493	\$37.59981	\$40.35366
78	\$33.42783	\$34.75497	\$36.18438	\$39.11582	\$41.61290	\$44.69548
79	\$36.93172	\$38.40580	\$39.99587	\$43.24998	\$46.03844	\$49.48688
80	\$40.78990	\$42.42655	\$44.19451	\$47.80562	\$50.91773	\$54.77322
81	\$45.03738	\$46.85376	\$48.81863	\$52.82468	\$56.29617	\$60.60432
82	\$49.71244	\$51.72756	\$53.91036	\$58.35314	\$62.22357	\$67.03501
83	\$55.51108	\$57.77972	\$60.23933	\$65.22529	\$69.61941	\$75.08557
84	\$61.93129	\$64.48189	\$67.24962	\$72.83938	\$77.81929	\$84.01888
85	\$69.03661	\$71.90060	\$75.01111	\$81.27174	\$86.90641	\$93.92702
86	\$76.89687	\$80.10900	\$83.60067	\$90.60626	\$96.97231	\$104.91140
87	\$85.58882	\$89.18748	\$93.10272	\$100.93530	\$108.11773	\$117.08366
88	\$93.29330	\$97.22431	\$101.50488	\$110.02676	\$117.89740	\$127.72727
89	\$101.61371	\$105.90217	\$110.57610	\$119.83834	\$128.45111	\$139.21452
90	\$110.59648	\$115.26921	\$120.36655	\$130.42368	\$139.83640	\$151.60819
91	\$120.29144	\$125.37715	\$130.93002	\$141.84033	\$152.11497	\$164.97557
92	\$130.75207	\$136.28141	\$142.32422	\$154.14994	\$165.35299	\$179.38886
93	\$139.58330	\$145.46298	\$151.89654	\$164.45648	\$176.43259	\$191.46161
94	\$148.93547	\$155.18201	\$162.02549	\$175.35480	\$188.14440	\$204.22199
95	\$158.83750	\$165.46811	\$172.74149	\$186.87677	\$200.52222	\$217.70670
96	\$169.31990	\$176.35241	\$184.07658	\$199.05593	\$213.60161	\$231.95431
97	\$180.41475	\$187.86773	\$196.06445	\$211.92757	\$227.41997	\$247.00541
98	\$189.80766	\$197.61247	\$206.20536	\$222.80858	\$239.09732	\$259.72321
99	\$197.67116	\$205.76716	\$214.68961	\$231.90696	\$248.85888	\$270.35366
100	\$204.19525	\$212.53191	\$221.72508	\$239.44833	\$256.94810	\$279.16237

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$1.85157	\$2.00925	\$2.06130	\$2.10333	\$2.14732	\$2.18428	\$2.22113
31	\$1.90277	\$2.06485	\$2.11723	\$2.16040	\$2.20558	\$2.24354	\$2.28139
32	\$1.95532	\$2.12192	\$2.17463	\$2.21896	\$2.26534	\$2.30436	\$2.34325
33	\$2.00924	\$2.18049	\$2.23351	\$2.27904	\$2.32668	\$2.36676	\$2.40671
34	\$2.06457	\$2.24062	\$2.29393	\$2.34069	\$2.38963	\$2.43079	\$2.47181
35	\$2.12137	\$2.30233	\$2.35594	\$2.40396	\$2.45420	\$2.49648	\$2.53863
36	\$2.25064	\$2.44264	\$2.49983	\$2.55079	\$2.60406	\$2.64889	\$2.69358
37	\$2.38727	\$2.59100	\$2.65203	\$2.70609	\$2.76258	\$2.81010	\$2.85749
38	\$2.53169	\$2.74788	\$2.81298	\$2.87034	\$2.93021	\$2.98061	\$3.03086
39	\$2.68430	\$2.91375	\$2.98316	\$3.04402	\$3.10751	\$3.16094	\$3.21421
40	\$2.84557	\$3.08907	\$3.16311	\$3.22768	\$3.29495	\$3.35162	\$3.40810
41	\$3.01598	\$3.27439	\$3.35334	\$3.42184	\$3.49315	\$3.55323	\$3.61312
42	\$3.19598	\$3.47026	\$3.55444	\$3.62709	\$3.70268	\$3.76638	\$3.82989
43	\$3.38613	\$3.67725	\$3.76698	\$3.84406	\$3.92418	\$3.99170	\$4.05903
44	\$3.58697	\$3.89599	\$3.99163	\$4.07339	\$4.15829	\$4.22988	\$4.30126
45	\$3.79908	\$4.12711	\$4.22903	\$4.31575	\$4.40572	\$4.48163	\$4.55732
46	\$4.06292	\$4.41416	\$4.52645	\$4.61921	\$4.71544	\$4.79666	\$4.87763
47	\$4.34443	\$4.72053	\$4.84410	\$4.94332	\$5.04624	\$5.13314	\$5.21979
48	\$4.64477	\$5.04754	\$5.18332	\$5.28945	\$5.39952	\$5.49251	\$5.58523
49	\$4.96519	\$5.39651	\$5.54556	\$5.65909	\$5.77678	\$5.87628	\$5.97549
50	\$5.30699	\$5.76891	\$5.93234	\$6.05377	\$6.17962	\$6.28608	\$6.39222
51	\$5.67157	\$6.16625	\$6.34528	\$6.47514	\$6.60973	\$6.72363	\$6.83720
52	\$6.06040	\$6.59018	\$6.78611	\$6.92500	\$7.06892	\$7.19078	\$7.31229
53	\$6.47505	\$7.04245	\$7.25669	\$7.40522	\$7.55911	\$7.68950	\$7.81951
54	\$6.91723	\$7.52490	\$7.75897	\$7.91782	\$8.08235	\$8.22185	\$8.36094
55	\$7.38870	\$8.03953	\$8.29503	\$8.46491	\$8.64083	\$8.79007	\$8.93888
56	\$7.89637	\$8.59368	\$8.87568	\$9.05738	\$9.24561	\$9.40546	\$9.56483
57	\$8.43847	\$9.18558	\$9.49642	\$9.69078	\$9.89217	\$10.06337	\$10.23408
58	\$9.01732	\$9.81780	\$10.16002	\$10.36790	\$10.58337	\$10.76674	\$10.94956
59	\$9.63541	\$10.49302	\$10.86938	\$11.09173	\$11.32227	\$11.51865	\$11.71444
60	\$10.29535	\$11.21416	\$11.62762	\$11.86546	\$12.11211	\$12.32244	\$12.53213
61	\$10.99995	\$11.98432	\$12.43810	\$12.69249	\$12.95638	\$13.18163	\$13.40619
62	\$11.75222	\$12.80679	\$13.30438	\$13.57645	\$13.85879	\$14.10003	\$14.34053
63	\$12.62973	\$13.76782	\$14.31977	\$14.61275	\$14.91733	\$15.17766	\$15.43720
64	\$13.57144	\$14.79958	\$15.41106	\$15.72651	\$16.05508	\$16.33600	\$16.61608
65	\$14.58199	\$15.90725	\$16.58379	\$16.92346	\$17.27786	\$17.58099	\$17.88321
66	\$15.66630	\$17.09628	\$17.84396	\$18.20966	\$18.59195	\$18.91903	\$19.24513
67	\$16.82970	\$18.37259	\$19.19800	\$19.59175	\$20.00404	\$20.35695	\$20.70881
68	\$18.32726	\$20.01883	\$20.94541	\$21.37518	\$21.82603	\$22.21323	\$22.59928
69	\$19.95802	\$21.81252	\$22.85168	\$23.32077	\$23.81380	\$24.23858	\$24.66210
70	\$21.73386	\$23.76685	\$24.93129	\$25.44329	\$25.98241	\$26.44841	\$26.91301
71	\$23.70077	\$25.93241	\$27.23800	\$27.79761	\$28.38795	\$28.89984	\$29.41021
72	\$25.84564	\$28.29521	\$29.75793	\$30.36957	\$31.01596	\$31.57825	\$32.13884
73	\$28.83300	\$31.59887	\$33.28601	\$33.97159	\$34.69702	\$35.33123	\$35.96355
74	\$32.15807	\$35.27997	\$37.22271	\$37.99106	\$38.80503	\$39.52015	\$40.23314
75	\$35.85838	\$39.38096	\$41.61457	\$42.47552	\$43.38868	\$44.19482	\$44.99853
76	\$39.97563	\$43.94894	\$46.51331	\$47.47791	\$48.50217	\$49.41062	\$50.31635
77	\$44.55604	\$49.03628	\$51.97651	\$53.05703	\$54.20570	\$55.22918	\$56.24961
78	\$49.41025	\$54.46154	\$57.79214	\$58.99441	\$60.28362	\$61.43818	\$62.58928
79	\$54.77301	\$60.46340	\$64.23227	\$65.56965	\$67.01587	\$68.31738	\$69.61499
80	\$60.69621	\$67.10153	\$71.36211	\$72.84946	\$74.47103	\$75.93720	\$77.39899
81	\$67.23694	\$74.44163	\$79.25361	\$80.90733	\$82.72471	\$84.37532	\$86.02100
82	\$74.45798	\$82.55604	\$87.98603	\$89.82434	\$91.86027	\$93.71738	\$95.56894
83	\$83.53314	\$92.80134	\$98.91925	\$100.99147	\$103.29866	\$105.41930	\$107.53360
84	\$93.61623	\$104.20338	\$111.09110	\$113.42490	\$116.03696	\$118.45517	\$120.86614
85	\$104.81371	\$116.88627	\$124.63502	\$127.26122	\$130.21580	\$132.96972	\$135.71540
86	\$117.24293	\$130.98699	\$139.69848	\$142.65135	\$145.99050	\$149.12291	\$152.24593
87	\$131.03317	\$146.65681	\$156.44426	\$159.76198	\$163.53268	\$167.09154	\$170.63973
88	\$143.05614	\$160.36982	\$170.86637	\$174.44038	\$178.56090	\$182.49684	\$186.42099
89	\$156.03681	\$175.19202	\$186.44516	\$190.29326	\$194.79327	\$199.14109	\$203.47589
90	\$170.04680	\$191.20754	\$203.26779	\$207.40896	\$212.32056	\$217.11802	\$221.90111
91	\$185.16287	\$208.50674	\$221.42781	\$225.88225	\$231.24011	\$236.52823	\$241.80050
92	\$201.46729	\$227.18650	\$241.02554	\$245.81478	\$251.65640	\$257.47968	\$263.28551
93	\$215.18038	\$242.82906	\$256.97206	\$262.00796	\$268.21674	\$274.46618	\$280.69692
94	\$229.67715	\$259.37358	\$273.81078	\$279.10374	\$285.70046	\$292.40299	\$299.08547
95	\$244.99955	\$276.86879	\$291.58858	\$297.14941	\$304.15592	\$311.34006	\$318.50269
96	\$261.19168	\$295.36597	\$310.35468	\$316.19462	\$323.63393	\$331.32988	\$339.00280
97	\$278.29997	\$314.91912	\$330.16090	\$336.29154	\$344.18795	\$352.42770	\$360.64278
98	\$292.75857	\$331.45184	\$346.88145	\$353.25430	\$361.53686	\$370.23873	\$378.91455
99	\$304.84577	\$345.27835	\$360.84758	\$367.42056	\$376.02586	\$385.11578	\$394.17849
100	\$314.86272	\$356.74027	\$372.41361	\$379.15092	\$388.02363	\$397.43629	\$406.82076

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$5.24338	\$5.52489	\$5.93448	\$6.33393	\$6.84872	\$7.31491
31	\$5.25249	\$5.53451	\$5.94486	\$6.34505	\$6.86077	\$7.32781
32	\$5.26089	\$5.54340	\$5.95445	\$6.35530	\$6.87188	\$7.33967
33	\$5.26859	\$5.55152	\$5.96320	\$6.36463	\$6.88199	\$7.35047
34	\$5.27557	\$5.55889	\$5.97109	\$6.37307	\$6.89110	\$7.36017
35	\$5.28180	\$5.56544	\$5.97811	\$6.38055	\$6.89915	\$7.36873
36	\$5.16694	\$5.44469	\$5.84917	\$6.24384	\$6.75227	\$7.21278
37	\$5.05457	\$5.32657	\$5.72301	\$6.11006	\$6.60849	\$7.06012
38	\$4.94464	\$5.21101	\$5.59957	\$5.97915	\$6.46779	\$6.91071
39	\$4.83710	\$5.09795	\$5.47880	\$5.85104	\$6.33008	\$6.76444
40	\$4.73191	\$4.98734	\$5.36063	\$5.72568	\$6.19530	\$6.62128
41	\$4.62900	\$4.87914	\$5.24501	\$5.60300	\$6.06339	\$6.48115
42	\$4.52833	\$4.77329	\$5.13188	\$5.48295	\$5.93430	\$6.34398
43	\$4.42985	\$4.66973	\$5.02120	\$5.36547	\$5.80794	\$6.20972
44	\$4.33351	\$4.56842	\$4.91289	\$5.25052	\$5.68428	\$6.07830
45	\$4.23926	\$4.46930	\$4.80693	\$5.13802	\$5.56326	\$5.94965
46	\$3.92055	\$4.13360	\$4.44654	\$4.75319	\$5.14731	\$5.50549
47	\$3.62579	\$3.82312	\$4.11317	\$4.39720	\$4.76244	\$5.09448
48	\$3.35320	\$3.53595	\$3.80478	\$4.06785	\$4.40636	\$4.71416
49	\$3.10109	\$3.27036	\$3.51953	\$3.76318	\$4.07690	\$4.36223
50	\$2.86795	\$3.02471	\$3.25565	\$3.48133	\$3.77208	\$4.03656
51	\$2.65233	\$2.79751	\$3.01157	\$3.22060	\$3.49004	\$3.73522
52	\$2.45292	\$2.58739	\$2.78578	\$2.97939	\$3.22909	\$3.45637
53	\$2.26851	\$2.39304	\$2.57692	\$2.75624	\$2.98767	\$3.19833
54	\$2.09796	\$2.21329	\$2.38372	\$2.54980	\$2.76428	\$2.95956
55	\$1.94023	\$2.04705	\$2.20500	\$2.35883	\$2.55760	\$2.73862
56	\$1.77984	\$1.87558	\$2.01696	\$2.15521	\$2.33314	\$2.49512
57	\$1.63273	\$1.71847	\$1.84496	\$1.96917	\$2.12838	\$2.27328
58	\$1.49777	\$1.57452	\$1.68762	\$1.79919	\$1.94158	\$2.07115
59	\$1.37395	\$1.44263	\$1.54369	\$1.64387	\$1.77119	\$1.88700
60	\$1.26038	\$1.32179	\$1.41205	\$1.50197	\$1.61575	\$1.71922
61	\$1.15619	\$1.21106	\$1.29164	\$1.37232	\$1.47394	\$1.56636
62	\$1.06062	\$1.10962	\$1.18148	\$1.25386	\$1.34459	\$1.42709
63	\$1.12561	\$1.17809	\$1.25505	\$1.33265	\$1.42982	\$1.51819
64	\$1.19456	\$1.25079	\$1.33320	\$1.41640	\$1.52047	\$1.61510
65	\$1.26774	\$1.32797	\$1.41621	\$1.50540	\$1.61685	\$1.71821
66	\$1.34541	\$1.40992	\$1.50439	\$1.60000	\$1.71936	\$1.82788
67	\$1.42783	\$1.49691	\$1.59807	\$1.70054	\$1.82835	\$1.94457
68	\$1.55570	\$1.63067	\$1.74044	\$1.85174	\$1.99048	\$2.11672
69	\$1.69503	\$1.77638	\$1.89550	\$2.01639	\$2.16700	\$2.30412
70	\$1.84683	\$1.93511	\$2.06437	\$2.19569	\$2.35916	\$2.50811
71	\$2.01222	\$2.10802	\$2.24828	\$2.39091	\$2.56837	\$2.73016
72	\$2.19243	\$2.29637	\$2.44858	\$2.60350	\$2.79614	\$2.97186
73	\$2.39839	\$2.51339	\$2.68196	\$2.85356	\$3.06702	\$3.26197
74	\$2.62368	\$2.75092	\$2.93757	\$3.12762	\$3.36414	\$3.58040
75	\$2.87016	\$3.01088	\$3.21755	\$3.42801	\$3.69005	\$3.92991
76	\$3.13978	\$3.29543	\$3.52421	\$3.75725	\$4.04754	\$4.31353
77	\$3.43473	\$3.60686	\$3.86010	\$4.11811	\$4.43965	\$4.73461
78	\$3.74045	\$3.92866	\$4.20519	\$4.48652	\$4.83784	\$5.16043
79	\$4.07337	\$4.27916	\$4.58111	\$4.88789	\$5.27175	\$5.62454
80	\$4.43592	\$4.66094	\$4.99065	\$5.32518	\$5.74457	\$6.13039
81	\$4.83076	\$5.07679	\$5.43679	\$5.80158	\$6.25979	\$6.68173
82	\$5.26072	\$5.52972	\$5.92282	\$6.32060	\$6.82123	\$7.28266
83	\$5.74500	\$6.03963	\$6.46905	\$6.90220	\$7.44932	\$7.95468
84	\$6.27386	\$6.59654	\$7.06565	\$7.53732	\$8.13526	\$8.68872

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$7.59030	\$7.87370	\$8.17165	\$8.71804	\$9.23304	\$9.82475
31	\$7.60372	\$7.88763	\$8.18613	\$8.73351	\$9.24942	\$9.84218
32	\$7.61606	\$7.90044	\$8.19943	\$8.74768	\$9.26442	\$9.85813
33	\$7.62729	\$7.91209	\$8.21151	\$8.76056	\$9.27803	\$9.87256
34	\$7.63737	\$7.92252	\$8.22232	\$8.77206	\$9.29016	\$9.88543
35	\$7.64625	\$7.93172	\$8.23184	\$8.78215	\$9.30079	\$9.89666
36	\$7.48514	\$7.76515	\$8.05955	\$8.59961	\$9.10843	\$9.69290
37	\$7.32741	\$7.60210	\$7.89088	\$8.42086	\$8.92005	\$9.49333
38	\$7.17301	\$7.44246	\$7.72572	\$8.24584	\$8.73557	\$9.29788
39	\$7.02187	\$7.28616	\$7.56403	\$8.07444	\$8.55489	\$9.10644
40	\$6.87390	\$7.13316	\$7.40572	\$7.90660	\$8.37797	\$8.91895
41	\$6.72906	\$6.98337	\$7.25073	\$7.74226	\$8.20469	\$8.73532
42	\$6.58727	\$6.83672	\$7.09898	\$7.58134	\$8.03501	\$8.55547
43	\$6.44847	\$6.69316	\$6.95041	\$7.42375	\$7.86882	\$8.37931
44	\$6.31260	\$6.55260	\$6.80494	\$7.26944	\$7.70608	\$8.20679
45	\$6.17957	\$6.41500	\$6.66252	\$7.11835	\$7.54670	\$8.03782
46	\$5.71863	\$5.93703	\$6.16661	\$6.58903	\$6.98648	\$7.44192
47	\$5.29207	\$5.49469	\$5.70760	\$6.09908	\$6.46783	\$6.89018
48	\$4.89733	\$5.08530	\$5.28277	\$5.64556	\$5.98769	\$6.37935
49	\$4.53203	\$4.70640	\$4.88957	\$5.22576	\$5.54319	\$5.90640
50	\$4.19398	\$4.35574	\$4.52562	\$4.83718	\$5.13169	\$5.46850
51	\$3.88115	\$4.03121	\$4.18876	\$4.47749	\$4.75073	\$5.06308
52	\$3.59165	\$3.73086	\$3.87698	\$4.14456	\$4.39806	\$4.68772
53	\$3.32374	\$3.45289	\$3.58840	\$3.83636	\$4.07158	\$4.34018
54	\$3.07582	\$3.19562	\$3.32131	\$3.55110	\$3.76932	\$4.01840
55	\$2.84639	\$2.95753	\$3.07409	\$3.28704	\$3.48950	\$3.72048
56	\$2.59192	\$2.69132	\$2.79559	\$2.98665	\$3.16767	\$3.37438
57	\$2.36021	\$2.44906	\$2.54231	\$2.71370	\$2.87553	\$3.06048
58	\$2.14920	\$2.22861	\$2.31197	\$2.46570	\$2.61031	\$2.77577
59	\$1.95707	\$2.02801	\$2.10250	\$2.24037	\$2.36957	\$2.51755
60	\$1.78210	\$1.84546	\$1.91201	\$2.03563	\$2.15102	\$2.28336
61	\$1.62278	\$1.67935	\$1.73878	\$1.84960	\$1.95263	\$2.07094
62	\$1.47770	\$1.52818	\$1.58125	\$1.68056	\$1.77255	\$1.87829
63	\$1.57249	\$1.62657	\$1.68344	\$1.78995	\$1.88857	\$2.00201
64	\$1.67336	\$1.73128	\$1.79221	\$1.90647	\$2.01219	\$2.13388
65	\$1.78068	\$1.84273	\$1.90802	\$2.03056	\$2.14390	\$2.27443
66	\$1.89491	\$1.96137	\$2.03131	\$2.16274	\$2.28423	\$2.42425
67	\$2.01645	\$2.08763	\$2.16257	\$2.30352	\$2.43375	\$2.58393
68	\$2.19490	\$2.27225	\$2.35369	\$2.50705	\$2.64877	\$2.81227
69	\$2.38913	\$2.47318	\$2.56169	\$2.72857	\$2.88278	\$3.06079
70	\$2.60055	\$2.69189	\$2.78808	\$2.96967	\$3.13747	\$3.33127
71	\$2.83068	\$2.92994	\$3.03447	\$3.23205	\$3.41466	\$3.62564
72	\$3.08118	\$3.18903	\$3.30263	\$3.51763	\$3.71633	\$3.94604
73	\$3.38343	\$3.50318	\$3.62937	\$3.86864	\$4.08988	\$4.34594
74	\$3.71531	\$3.84828	\$3.98843	\$4.25466	\$4.50098	\$4.78638
75	\$4.07977	\$4.22736	\$4.38301	\$4.67922	\$4.95340	\$5.27145
76	\$4.47997	\$4.64380	\$4.81663	\$5.14613	\$5.45128	\$5.80567
77	\$4.91942	\$5.10126	\$5.29314	\$5.65963	\$5.99922	\$6.39403
78	\$5.36235	\$5.56144	\$5.77177	\$6.17386	\$6.54718	\$6.98231
79	\$5.84516	\$6.06312	\$6.29368	\$6.73479	\$7.14518	\$7.62469
80	\$6.37143	\$6.61005	\$6.86279	\$7.34671	\$7.79780	\$8.32618
81	\$6.94509	\$7.20632	\$7.48335	\$8.01421	\$8.51002	\$9.09222
82	\$7.57040	\$7.85638	\$8.16004	\$8.74236	\$9.28731	\$9.92872
83	\$8.26868	\$8.58225	\$8.91565	\$9.55510	\$10.15617	\$10.86576
84	\$9.03137	\$9.37519	\$9.74123	\$10.44341	\$11.10633	\$11.89122

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$10.69664	\$11.59194	\$11.86241	\$12.05806	\$12.26486	\$12.44886	\$12.63231
31	\$10.71561	\$11.61252	\$11.88469	\$12.08074	\$12.28793	\$12.47230	\$12.65610
32	\$10.73296	\$11.63130	\$11.90517	\$12.10158	\$12.30916	\$12.49385	\$12.67797
33	\$10.74863	\$11.64825	\$11.92383	\$12.12056	\$12.32848	\$12.51345	\$12.69787
34	\$10.76257	\$11.66327	\$11.94060	\$12.13761	\$12.34582	\$12.53106	\$12.71574
35	\$10.77469	\$11.67633	\$11.95539	\$12.15265	\$12.36113	\$12.54658	\$12.73149
36	\$10.55425	\$11.43852	\$11.71232	\$11.90543	\$12.10914	\$12.29051	\$12.47135
37	\$10.33832	\$11.20557	\$11.47419	\$11.66324	\$11.86229	\$12.03966	\$12.21653
38	\$10.12681	\$10.97735	\$11.24090	\$11.42597	\$11.62046	\$11.79395	\$11.96690
39	\$9.91962	\$10.75378	\$11.01235	\$11.19355	\$11.38358	\$11.55324	\$11.72238
40	\$9.71668	\$10.53477	\$10.78845	\$10.96583	\$11.15152	\$11.31744	\$11.48286
41	\$9.51789	\$10.32021	\$10.56910	\$10.74275	\$10.92420	\$11.08646	\$11.24823
42	\$9.32316	\$10.11003	\$10.35421	\$10.52422	\$10.70149	\$10.86018	\$11.01840
43	\$9.13241	\$9.90413	\$10.14370	\$10.31013	\$10.48334	\$10.63853	\$10.79326
44	\$8.94558	\$9.70241	\$9.93742	\$10.10039	\$10.26963	\$10.42140	\$10.57272
45	\$8.76256	\$9.50481	\$9.73542	\$9.89492	\$10.06028	\$10.20872	\$10.35669
46	\$8.11414	\$8.80204	\$9.01552	\$9.16284	\$9.31523	\$9.45220	\$9.58876
47	\$7.51372	\$8.15121	\$8.34887	\$8.48492	\$8.62536	\$8.75176	\$8.87777
48	\$6.95772	\$7.54851	\$7.73151	\$7.85716	\$7.98659	\$8.10321	\$8.21949
49	\$6.44287	\$6.99038	\$7.15980	\$7.27584	\$7.39512	\$7.50273	\$7.61003
50	\$5.96611	\$6.47352	\$6.63038	\$6.73754	\$6.84745	\$6.94675	\$7.04575
51	\$5.52463	\$5.99487	\$6.14008	\$6.23906	\$6.34034	\$6.43197	\$6.52333
52	\$5.11582	\$5.55161	\$5.68606	\$5.77745	\$5.87078	\$5.95533	\$6.03963
53	\$4.73726	\$5.14113	\$5.26560	\$5.35001	\$5.43600	\$5.51401	\$5.59179
54	\$4.38671	\$4.76099	\$4.87624	\$4.95418	\$5.03342	\$5.10541	\$5.17717
55	\$4.06211	\$4.40897	\$4.51566	\$4.58764	\$4.66065	\$4.72708	\$4.79329
56	\$3.68046	\$3.99182	\$4.09137	\$4.15595	\$4.22175	\$4.28161	\$4.34128
57	\$3.33468	\$3.61414	\$3.70695	\$3.76488	\$3.82417	\$3.87812	\$3.93189
58	\$3.02137	\$3.27219	\$3.35865	\$3.41061	\$3.46404	\$3.51265	\$3.56112
59	\$2.73751	\$2.96260	\$3.04308	\$3.08967	\$3.13782	\$3.18162	\$3.22531
60	\$2.48032	\$2.68230	\$2.75715	\$2.79894	\$2.84231	\$2.88179	\$2.92115
61	\$2.24728	\$2.42852	\$2.49808	\$2.53557	\$2.57465	\$2.61023	\$2.64569
62	\$2.03614	\$2.19874	\$2.26337	\$2.29697	\$2.33219	\$2.36424	\$2.39620
63	\$2.17149	\$2.34623	\$2.41696	\$2.45303	\$2.49090	\$2.52537	\$2.55974
64	\$2.31584	\$2.50361	\$2.58097	\$2.61971	\$2.66041	\$2.69748	\$2.73444
65	\$2.46978	\$2.67155	\$2.75611	\$2.79769	\$2.84146	\$2.88133	\$2.92107
66	\$2.63396	\$2.85075	\$2.94313	\$2.98778	\$3.03483	\$3.07769	\$3.12043
67	\$2.80904	\$3.04197	\$3.14285	\$3.19077	\$3.24136	\$3.28745	\$3.33340
68	\$3.05775	\$3.31203	\$3.42407	\$3.47625	\$3.53143	\$3.58180	\$3.63203
69	\$3.32846	\$3.60606	\$3.73044	\$3.78727	\$3.84746	\$3.90252	\$3.95742
70	\$3.62315	\$3.92620	\$4.06422	\$4.12611	\$4.19177	\$4.25195	\$4.31196
71	\$3.94393	\$4.27475	\$4.42787	\$4.49529	\$4.56690	\$4.63268	\$4.69826
72	\$4.29310	\$4.65425	\$4.82406	\$4.89748	\$4.97558	\$5.04748	\$5.11918
73	\$4.73336	\$5.13730	\$5.33048	\$5.41225	\$5.49929	\$5.57972	\$5.65992
74	\$5.21876	\$5.67049	\$5.89008	\$5.98110	\$6.07812	\$6.16808	\$6.25778
75	\$5.75395	\$6.25900	\$6.50842	\$6.60976	\$6.71788	\$6.81848	\$6.91878
76	\$6.34402	\$6.90860	\$7.19167	\$7.30450	\$7.42497	\$7.53746	\$7.64962
77	\$6.99460	\$7.62561	\$7.94665	\$8.07226	\$8.20649	\$8.33226	\$8.45765
78	\$7.64551	\$8.34517	\$8.70438	\$8.84290	\$8.99201	\$9.13209	\$9.27176
79	\$8.35700	\$9.13262	\$9.53434	\$9.68712	\$9.85271	\$10.00871	\$10.16424
80	\$9.13469	\$9.99438	\$10.44345	\$10.61194	\$10.79580	\$10.96947	\$11.14263
81	\$9.98475	\$10.93745	\$11.43925	\$11.62504	\$11.82917	\$12.02248	\$12.21520
82	\$10.91392	\$11.96952	\$12.52999	\$12.73487	\$12.96144	\$13.17655	\$13.39101
83	\$11.95773	\$13.13407	\$13.75709	\$13.98412	\$14.23685	\$14.47781	\$14.71804
84	\$13.10137	\$14.41193	\$15.10436	\$15.35591	\$15.63775	\$15.90757	\$16.17659

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$22.71477	\$23.97594	\$25.82290	\$27.66343	\$29.99478	\$32.09816
31	\$22.88518	\$24.15591	\$26.01691	\$27.87148	\$30.22053	\$32.33987
32	\$23.05638	\$24.33673	\$26.21179	\$28.08046	\$30.44729	\$32.58265
33	\$23.22838	\$24.51835	\$26.40757	\$28.29038	\$30.67507	\$32.82651
34	\$23.40117	\$24.70082	\$26.60422	\$28.50123	\$30.90383	\$33.07140
35	\$23.57473	\$24.88410	\$26.80173	\$28.71300	\$31.13358	\$33.31733
36	\$23.68769	\$25.00546	\$26.93824	\$28.86694	\$31.30677	\$33.50916
37	\$23.80119	\$25.12740	\$27.07543	\$29.02170	\$31.48093	\$33.70211
38	\$23.91524	\$25.24995	\$27.21333	\$29.17729	\$31.65604	\$33.89616
39	\$24.02983	\$25.37308	\$27.35194	\$29.33372	\$31.83214	\$34.09132
40	\$24.14497	\$25.49683	\$27.49125	\$29.49099	\$32.00921	\$34.28761
41	\$24.26066	\$25.62117	\$27.63126	\$29.64909	\$32.18728	\$34.48503
42	\$24.37690	\$25.74613	\$27.77199	\$29.80805	\$32.36633	\$34.68358
43	\$24.49370	\$25.87168	\$27.91344	\$29.96785	\$32.54637	\$34.88329
44	\$24.61107	\$25.99786	\$28.05561	\$30.12852	\$32.72743	\$35.08413
45	\$24.72899	\$26.12465	\$28.19850	\$30.29004	\$32.90948	\$35.28614
46	\$24.94112	\$26.35017	\$28.44657	\$30.56465	\$33.21371	\$35.61831
47	\$25.15509	\$26.57765	\$28.69681	\$30.84177	\$33.52074	\$35.95360
48	\$25.37088	\$26.80708	\$28.94925	\$31.12138	\$33.83061	\$36.29204
49	\$25.58853	\$27.03848	\$29.20392	\$31.40354	\$34.14335	\$36.63367
50	\$25.80804	\$27.27190	\$29.46083	\$31.68824	\$34.45897	\$36.97853
51	\$26.02944	\$27.50732	\$29.72000	\$31.97555	\$34.77752	\$37.32662
52	\$26.25274	\$27.74478	\$29.98144	\$32.26544	\$35.09902	\$37.67800
53	\$26.47795	\$27.98429	\$30.24519	\$32.55797	\$35.42348	\$38.03267
54	\$26.70508	\$28.22587	\$30.51126	\$32.85315	\$35.75094	\$38.39070
55	\$26.93418	\$28.46953	\$30.77966	\$33.15100	\$36.08143	\$38.75208
56	\$26.95413	\$28.49229	\$30.80725	\$33.18710	\$36.12387	\$38.80081
57	\$26.97410	\$28.51506	\$30.83485	\$33.22325	\$36.16636	\$38.84959
58	\$26.99408	\$28.53786	\$30.86249	\$33.25942	\$36.20889	\$38.89844
59	\$27.01408	\$28.56067	\$30.89015	\$33.29564	\$36.25147	\$38.94735
60	\$27.03410	\$28.58351	\$30.91782	\$33.33190	\$36.29412	\$38.99633
61	\$27.05412	\$28.60635	\$30.94553	\$33.36819	\$36.33679	\$39.04536
62	\$27.07416	\$28.62922	\$30.97327	\$33.40453	\$36.37953	\$39.09445
63	\$27.03641	\$28.59192	\$30.93865	\$33.37757	\$36.35716	\$39.07743
64	\$26.99871	\$28.55467	\$30.90409	\$33.35064	\$36.33479	\$39.06042
65	\$26.96105	\$28.51747	\$30.86955	\$33.32372	\$36.31245	\$39.04341
66	\$26.92345	\$28.48032	\$30.83506	\$33.29681	\$36.29011	\$39.02642
67	\$26.88590	\$28.44321	\$30.80060	\$33.26994	\$36.26780	\$39.00944
68	\$26.93653	\$28.50148	\$30.87450	\$33.36673	\$36.38606	\$39.14857
69	\$26.98725	\$28.55986	\$30.94858	\$33.46381	\$36.50472	\$39.28820
70	\$27.03806	\$28.61837	\$31.02282	\$33.56116	\$36.62375	\$39.42832
71	\$27.08896	\$28.67699	\$31.09726	\$33.65881	\$36.74318	\$39.56896
72	\$27.13997	\$28.73574	\$31.17187	\$33.75674	\$36.86300	\$39.71008
73	\$27.47929	\$29.10385	\$31.59368	\$34.24739	\$37.42592	\$40.34386
74	\$27.82284	\$29.47666	\$32.02121	\$34.74516	\$37.99744	\$40.98775
75	\$28.17069	\$29.85425	\$32.45452	\$35.25019	\$38.57768	\$41.64193
76	\$28.52290	\$30.23668	\$32.89368	\$35.76254	\$39.16678	\$42.30653
77	\$28.87950	\$30.62401	\$33.33879	\$36.28235	\$39.76488	\$42.98176
78	\$28.73811	\$30.48400	\$33.20894	\$36.17289	\$39.67053	\$42.90818
79	\$28.59742	\$30.34464	\$33.07959	\$36.06375	\$39.57640	\$42.83473
80	\$28.45742	\$30.20590	\$32.95074	\$35.95495	\$39.48250	\$42.76139
81	\$28.31810	\$30.06781	\$32.82241	\$35.84648	\$39.38882	\$42.68820
82	\$28.17947	\$29.93034	\$32.69456	\$35.73832	\$39.29536	\$42.61511
83	\$28.64903	\$30.42691	\$33.23657	\$36.29901	\$39.89739	\$43.27786
84	\$29.12640	\$30.93171	\$33.78756	\$36.86847	\$40.50865	\$43.95090

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$33.36578	\$34.64428	\$35.98674	\$38.46302	\$40.77216	\$43.42390
31	\$33.61717	\$34.90537	\$36.25800	\$38.75309	\$41.07971	\$43.75152
32	\$33.86968	\$35.16762	\$36.53047	\$39.04442	\$41.38858	\$44.08053
33	\$34.12328	\$35.43100	\$36.80411	\$39.33700	\$41.69878	\$44.41092
34	\$34.37799	\$35.69550	\$37.07889	\$39.63079	\$42.01022	\$44.74265
35	\$34.63375	\$35.96111	\$37.35484	\$39.92579	\$42.32294	\$45.07570
36	\$34.83914	\$36.17874	\$37.58515	\$40.18180	\$42.60168	\$45.37939
37	\$35.04573	\$36.39768	\$37.81689	\$40.43946	\$42.88226	\$45.68513
38	\$35.25357	\$36.61795	\$38.05006	\$40.69877	\$43.16467	\$45.99292
39	\$35.46262	\$36.83955	\$38.28467	\$40.95973	\$43.44896	\$46.30279
40	\$35.67292	\$37.06249	\$38.52072	\$41.22238	\$43.73511	\$46.61475
41	\$35.88447	\$37.28679	\$38.75823	\$41.48671	\$44.02315	\$46.92880
42	\$36.09726	\$37.51243	\$38.99720	\$41.75273	\$44.31308	\$47.24498
43	\$36.31133	\$37.73945	\$39.23766	\$42.02046	\$44.60492	\$47.56328
44	\$36.52666	\$37.96783	\$39.47958	\$42.28991	\$44.89869	\$47.88373
45	\$36.74327	\$38.19760	\$39.72300	\$42.56108	\$45.19439	\$48.20633
46	\$37.09606	\$38.56852	\$40.11281	\$42.98877	\$45.65564	\$48.70577
47	\$37.45224	\$38.94304	\$40.50644	\$43.42076	\$46.12159	\$49.21037
48	\$37.81184	\$39.32119	\$40.90393	\$43.85708	\$46.59230	\$49.72022
49	\$38.17489	\$39.70302	\$41.30533	\$44.29778	\$47.06782	\$50.23533
50	\$38.54142	\$40.08857	\$41.71066	\$44.74292	\$47.54817	\$50.75579
51	\$38.91147	\$40.47784	\$42.11998	\$45.19253	\$48.03345	\$51.28165
52	\$39.28509	\$40.87090	\$42.53330	\$45.64666	\$48.52367	\$51.81294
53	\$39.66228	\$41.26778	\$42.95068	\$46.10535	\$49.01889	\$52.34974
54	\$40.04310	\$41.66851	\$43.37217	\$46.56865	\$49.51917	\$52.89211
55	\$40.42757	\$42.07314	\$43.79778	\$47.03661	\$50.02455	\$53.44008
56	\$40.81328	\$42.48376	\$43.86396	\$47.11765	\$50.11666	\$53.54422
57	\$40.54002	\$42.19489	\$43.93024	\$47.19884	\$50.20893	\$53.64856
58	\$40.59636	\$42.25591	\$43.99662	\$47.28017	\$50.30138	\$53.75311
59	\$40.65278	\$42.31701	\$44.06310	\$47.36163	\$50.39399	\$53.85786
60	\$40.70927	\$42.37819	\$44.12969	\$47.44323	\$50.48678	\$53.96282
61	\$40.76585	\$42.43947	\$44.19638	\$47.52498	\$50.57973	\$54.06798
62	\$40.82250	\$42.50084	\$44.26316	\$47.60686	\$50.67286	\$54.17334
63	\$40.81328	\$42.49632	\$44.26300	\$47.62083	\$50.69522	\$54.20790
64	\$40.80404	\$42.49180	\$44.26285	\$47.63479	\$50.71760	\$54.24248
65	\$40.79481	\$42.48727	\$44.26269	\$47.64876	\$50.73997	\$54.27708
66	\$40.78558	\$42.48275	\$44.26253	\$47.66274	\$50.76237	\$54.31171
67	\$40.77635	\$42.47823	\$44.26238	\$47.67671	\$50.78477	\$54.34635
68	\$40.93517	\$42.65096	\$44.44955	\$47.89823	\$51.03591	\$54.63282
69	\$41.09462	\$42.82438	\$44.63751	\$48.12078	\$51.28827	\$54.92078
70	\$41.25470	\$42.99851	\$44.82627	\$48.34436	\$51.54189	\$55.21028
71	\$41.41538	\$43.17335	\$45.01583	\$48.56898	\$51.79676	\$55.50129
72	\$41.57670	\$43.34891	\$45.20619	\$48.79465	\$52.05289	\$55.79384
73	\$42.26932	\$44.09062	\$46.00048	\$49.69887	\$53.05634	\$56.90990
74	\$42.97348	\$44.84504	\$46.80874	\$50.61983	\$54.07912	\$58.04827
75	\$43.68938	\$45.61236	\$47.63118	\$51.55788	\$55.12163	\$59.20941
76	\$44.41719	\$46.39281	\$48.46810	\$52.51330	\$56.18423	\$60.39378
77	\$45.15713	\$47.18661	\$49.31970	\$53.48642	\$57.26731	\$61.60185
78	\$45.10528	\$47.14986	\$49.29725	\$53.50689	\$57.32179	\$61.70425
79	\$45.05348	\$47.11315	\$49.27482	\$53.52737	\$57.37632	\$61.80682
80	\$45.00175	\$47.07647	\$49.25238	\$53.54787	\$57.43089	\$61.90956
81	\$44.95008	\$47.03982	\$49.22997	\$53.56836	\$57.48553	\$62.01248
82	\$44.89846	\$47.00319	\$49.20756	\$53.58887	\$57.54020	\$62.11556
83	\$45.57683	\$47.70475	\$49.92847	\$54.38785	\$58.39859	\$63.06514
84	\$46.26547	\$48.41678	\$50.65995	\$55.19874	\$59.26978	\$64.02924

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$47.34312	\$51.35716	\$52.47044	\$53.34583	\$54.25946	\$55.08079	\$55.89966
31	\$47.70043	\$51.74487	\$52.86762	\$53.74968	\$54.67025	\$55.49781	\$56.32291
32	\$48.05924	\$52.13416	\$53.26648	\$54.15523	\$55.08276	\$55.91659	\$56.74792
33	\$48.41952	\$52.52505	\$53.66700	\$54.56248	\$55.49699	\$56.33710	\$57.17469
34	\$48.78124	\$52.91747	\$54.06915	\$54.97135	\$55.91287	\$56.75929	\$57.60318
35	\$49.14437	\$53.31139	\$54.47289	\$55.38185	\$56.33040	\$57.18316	\$58.03335
36	\$49.48690	\$53.69135	\$54.85847	\$55.77519	\$56.72997	\$57.58872	\$58.44490
37	\$49.83183	\$54.07401	\$55.24678	\$56.17135	\$57.13236	\$57.99716	\$58.85938
38	\$50.17916	\$54.45940	\$55.63783	\$56.57030	\$57.53761	\$58.40850	\$59.27679
39	\$50.52890	\$54.84754	\$56.03165	\$56.97209	\$57.94574	\$58.82276	\$59.69717
40	\$50.88110	\$55.23845	\$56.42826	\$57.37674	\$58.35676	\$59.23996	\$60.12052
41	\$51.23574	\$55.63214	\$56.82768	\$57.78425	\$58.77069	\$59.66012	\$60.54688
42	\$51.59285	\$56.02863	\$57.22992	\$58.19467	\$59.18756	\$60.08325	\$60.97626
43	\$51.95246	\$56.42796	\$57.63501	\$58.60799	\$59.60740	\$60.50939	\$61.40868
44	\$52.31456	\$56.83013	\$58.04297	\$59.02426	\$60.03020	\$60.93855	\$61.84418
45	\$52.67919	\$57.23516	\$58.45382	\$59.44348	\$60.45601	\$61.37075	\$62.28276
46	\$53.04373	\$57.64260	\$58.86847	\$59.86823	\$60.88320	\$61.80061	\$62.70018
47	\$53.40827	\$58.05214	\$59.29392	\$60.29367	\$61.30791	\$62.22805	\$63.14879
48	\$53.77281	\$58.46268	\$59.70946	\$60.70921	\$61.72415	\$62.65319	\$63.57393
49	\$54.13735	\$58.87322	\$60.12001	\$61.11976	\$62.13900	\$63.07223	\$64.00197
50	\$54.50189	\$59.28376	\$60.53266	\$61.52931	\$62.55374	\$63.48647	\$64.41771
51	\$54.86643	\$59.69430	\$60.94320	\$61.93986	\$62.96828	\$63.89901	\$64.82845
52	\$55.23097	\$60.10484	\$61.35374	\$62.34940	\$63.37782	\$64.31015	\$65.23919
53	\$55.59551	\$60.51538	\$61.76428	\$62.75994	\$63.78836	\$64.72069	\$65.64973
54	\$55.96005	\$60.92592	\$62.17482	\$63.17048	\$64.19890	\$65.13123	\$66.05927
55	\$56.32459	\$61.33646	\$62.58536	\$63.58102	\$64.60944	\$65.54177	\$66.46981
56	\$56.68913	\$61.74700	\$62.99590	\$63.99156	\$65.02098	\$65.95331	\$66.88035
57	\$57.05367	\$62.15754	\$63.40644	\$64.40210	\$65.43152	\$66.36385	\$67.29089
58	\$57.41821	\$62.56808	\$63.81698	\$64.81264	\$65.84206	\$66.77439	\$67.70143
59	\$57.78275	\$62.97862	\$64.22752	\$65.22318	\$66.25260	\$67.18493	\$68.11197
60	\$58.14729	\$63.38916	\$64.63806	\$65.63366	\$66.66314	\$67.59547	\$68.52251
61	\$58.51183	\$63.79970	\$65.04860	\$66.04420	\$67.07372	\$68.00601	\$68.93305
62	\$58.87637	\$64.21024	\$65.45914	\$66.45474	\$67.48426	\$68.41655	\$69.34359
63	\$59.24091	\$64.62078	\$65.86968	\$66.86528	\$67.89480	\$68.82709	\$69.75413
64	\$59.60545	\$65.03132	\$66.28022	\$67.27582	\$68.30534	\$69.23763	\$70.16467
65	\$60.00000	\$65.44186	\$66.69078	\$67.68636	\$68.71588	\$69.64917	\$70.57521
66	\$60.39455	\$65.85240	\$67.10132	\$68.09690	\$69.12642	\$70.05971	\$70.98575
67	\$60.78910	\$66.26294	\$67.51186	\$68.50744	\$69.53696	\$70.47025	\$71.39629
68	\$61.18365	\$66.67348	\$67.92238	\$68.91798	\$69.94750	\$70.88079	\$71.80683
69	\$61.57820	\$67.08402	\$68.33292	\$69.32852	\$70.35804	\$71.29133	\$72.21737
70	\$61.97275	\$67.49456	\$68.74346	\$69.73906	\$70.76858	\$71.70187	\$72.62791
71	\$62.36730	\$67.90510	\$69.15400	\$70.14960	\$71.17912	\$72.11241	\$73.03845
72	\$62.76185	\$68.31564	\$69.56454	\$70.55914	\$71.58966	\$72.52295	\$73.44899
73	\$63.15640	\$68.72618	\$69.97508	\$70.96968	\$71.99918	\$72.93344	\$73.85953
74	\$63.55095	\$69.13672	\$70.38562	\$71.37922	\$72.40970	\$73.34396	\$74.26907
75	\$63.94550	\$69.54726	\$70.79616	\$71.78976	\$72.82022	\$73.75448	\$74.67961
76	\$64.34005	\$69.95780	\$71.20670	\$72.19930	\$73.23074	\$74.16499	\$75.08915
77	\$64.73460	\$70.36834	\$71.61724	\$72.60984	\$73.64128	\$74.57553	\$75.50069
78	\$65.12915	\$70.77888	\$72.02778	\$73.02038	\$74.05182	\$74.98607	\$75.91123
79	\$65.52370	\$71.18942	\$72.43832	\$73.43092	\$74.46236	\$75.39661	\$76.32177
80	\$65.91825	\$71.60000	\$72.84886	\$73.84146	\$74.87290	\$75.80715	\$76.73231
81	\$66.31280	\$72.01054	\$73.25940	\$74.25200	\$75.28344	\$76.21769	\$77.14285
82	\$66.70735	\$72.42108	\$73.66994	\$74.66254	\$75.69398	\$76.62823	\$77.55339
83	\$67.10190	\$72.83162	\$74.08048	\$75.07308	\$76.10448	\$77.03877	\$77.96393
84	\$67.49645	\$73.24216	\$74.49102	\$75.48362	\$76.51502	\$77.44921	\$78.37447

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$7.35578	\$7.76086	\$8.35114	\$8.93917	\$9.68179	\$10.35138
31	\$7.42298	\$7.83151	\$8.42685	\$9.01995	\$9.76890	\$10.44420
32	\$7.49051	\$7.90251	\$8.50289	\$9.10107	\$9.85638	\$10.53737
33	\$7.55838	\$7.97384	\$8.57927	\$9.18255	\$9.94421	\$10.63090
34	\$7.62657	\$8.04551	\$8.65600	\$9.26436	\$10.03237	\$10.72475
35	\$7.69509	\$8.11749	\$8.73304	\$9.34650	\$10.12085	\$10.81893
36	\$7.84580	\$8.27706	\$8.90631	\$9.53424	\$10.32607	\$11.04027
37	\$7.99947	\$8.43975	\$9.08301	\$9.72573	\$10.53545	\$11.26615
38	\$8.15615	\$8.60565	\$9.26323	\$9.92108	\$10.74907	\$11.49664
39	\$8.31590	\$8.77482	\$9.44702	\$10.12034	\$10.96702	\$11.73185
40	\$8.47878	\$8.94731	\$9.63445	\$10.32362	\$11.18940	\$11.97186
41	\$8.64484	\$9.12317	\$9.82561	\$10.53097	\$11.41628	\$12.21680
42	\$8.81416	\$9.30252	\$10.02056	\$10.74248	\$11.64775	\$12.46674
43	\$8.98680	\$9.48537	\$10.21938	\$10.95825	\$11.88393	\$12.72180
44	\$9.16281	\$9.67182	\$10.42214	\$11.17835	\$12.12490	\$12.98207
45	\$9.34227	\$9.86194	\$10.62892	\$11.40286	\$12.37075	\$13.24767
46	\$9.55408	\$10.08624	\$10.87250	\$11.66725	\$12.65971	\$13.55922
47	\$9.77069	\$10.31563	\$11.12167	\$11.93778	\$12.95543	\$13.87810
48	\$9.99221	\$10.55024	\$11.37655	\$12.21457	\$13.25805	\$14.20448
49	\$10.21873	\$10.79019	\$11.63727	\$12.49779	\$13.56774	\$14.53854
50	\$10.45042	\$11.03560	\$11.90396	\$12.78756	\$13.88466	\$14.88044
51	\$10.68735	\$11.28657	\$12.17676	\$13.08406	\$14.20898	\$15.23039
52	\$10.92964	\$11.54327	\$12.45582	\$13.38744	\$14.54089	\$15.58858
53	\$11.17744	\$11.80580	\$12.74127	\$13.69784	\$14.88054	\$15.95519
54	\$11.43085	\$12.07430	\$13.03327	\$14.01544	\$15.22813	\$16.33041
55	\$11.69000	\$12.34891	\$13.33195	\$14.34041	\$15.58383	\$16.71446
56	\$11.85507	\$12.52393	\$13.52232	\$14.54877	\$15.81207	\$16.96104
57	\$12.02248	\$12.70143	\$13.71542	\$14.76016	\$16.04366	\$17.21125
58	\$12.19223	\$12.88143	\$13.91127	\$14.97462	\$16.27864	\$17.46515
59	\$12.36440	\$13.06400	\$14.10992	\$15.19220	\$16.51706	\$17.72281
60	\$12.53899	\$13.24914	\$14.31140	\$15.41294	\$16.75896	\$17.98425
61	\$12.71605	\$13.43692	\$14.51575	\$15.63688	\$17.00441	\$18.24956
62	\$12.89561	\$13.62735	\$14.72303	\$15.86408	\$17.25346	\$18.51878
63	\$13.04663	\$13.78828	\$14.89963	\$16.05931	\$17.46912	\$18.75358
64	\$13.19943	\$13.95109	\$15.07836	\$16.25696	\$17.68749	\$18.99136
65	\$13.35400	\$14.11583	\$15.25923	\$16.45703	\$17.90857	\$19.23215
66	\$13.51039	\$14.28251	\$15.44227	\$16.65957	\$18.13242	\$19.47598
67	\$13.66862	\$14.45117	\$15.62749	\$16.86460	\$18.35907	\$19.72292
68	\$13.87821	\$14.67508	\$15.87477	\$17.13986	\$18.66503	\$20.05748
69	\$14.09102	\$14.90246	\$16.12596	\$17.41960	\$18.97610	\$20.39771
70	\$14.30709	\$15.13336	\$16.38113	\$17.70392	\$19.29236	\$20.74373
71	\$14.52647	\$15.36785	\$16.64033	\$17.99288	\$19.61388	\$21.09560
72	\$14.74922	\$15.60597	\$16.90364	\$18.28655	\$19.94076	\$21.45345
73	\$15.15200	\$16.03653	\$17.38044	\$18.82116	\$20.53710	\$22.10787
74	\$15.56578	\$16.47898	\$17.87068	\$19.37139	\$21.15128	\$22.78225
75	\$15.99085	\$16.93363	\$18.37475	\$19.93772	\$21.78382	\$23.47721
76	\$16.42754	\$17.40083	\$18.89303	\$20.52060	\$22.43527	\$24.19336
77	\$16.87615	\$17.88091	\$19.42595	\$21.12052	\$23.10622	\$24.93136
78	\$17.09314	\$18.11524	\$19.69182	\$21.42381	\$23.45071	\$25.32007
79	\$17.31293	\$18.35265	\$19.96134	\$21.73147	\$23.80035	\$25.71485
80	\$17.53554	\$18.59317	\$20.23454	\$22.04353	\$24.15519	\$26.11577
81	\$17.76100	\$18.83684	\$20.51148	\$22.36008	\$24.51533	\$26.52295
82	\$17.98938	\$19.08369	\$20.79221	\$22.68117	\$24.88084	\$26.93648
83	\$18.28629	\$19.40697	\$21.15792	\$23.08606	\$25.34177	\$27.45030
84	\$18.58810	\$19.73572	\$21.53007	\$23.49819	\$25.81123	\$27.97392

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$10.75492	\$11.16127	\$11.58798	\$12.37714	\$13.11158	\$13.95459
31	\$10.85122	\$11.26102	\$11.69138	\$12.48724	\$13.22790	\$14.07802
32	\$10.94789	\$11.36116	\$11.79512	\$12.59772	\$13.34458	\$14.20183
33	\$11.04491	\$11.46164	\$11.89924	\$12.70856	\$13.46164	\$14.32599
34	\$11.14227	\$11.56246	\$12.00366	\$12.81973	\$13.57901	\$14.45048
35	\$11.23995	\$11.66360	\$12.10843	\$12.93122	\$13.69669	\$14.57527
36	\$11.47173	\$11.90538	\$12.36090	\$13.20432	\$13.98842	\$14.88807
37	\$11.70828	\$12.15218	\$12.61861	\$13.48317	\$14.28637	\$15.20757
38	\$11.94970	\$12.40409	\$12.88171	\$13.76794	\$14.59067	\$15.53395
39	\$12.19612	\$12.66123	\$13.15029	\$14.05870	\$14.90144	\$15.86731
40	\$12.44760	\$12.92369	\$13.42447	\$14.35561	\$15.21884	\$16.20784
41	\$12.70428	\$13.19160	\$13.70437	\$14.65878	\$15.54300	\$16.55568
42	\$12.96625	\$13.46505	\$13.99009	\$14.96837	\$15.87406	\$16.91098
43	\$13.23361	\$13.74418	\$14.28178	\$15.28449	\$16.21218	\$17.27390
44	\$13.50650	\$14.02910	\$14.57956	\$15.60729	\$16.55749	\$17.64462
45	\$13.78500	\$14.31992	\$14.88354	\$15.93690	\$16.91016	\$18.02328
46	\$14.11176	\$14.66091	\$15.23920	\$16.32126	\$17.32048	\$18.46300
47	\$14.44628	\$15.01004	\$15.60337	\$16.71488	\$17.74076	\$18.91346
48	\$14.78872	\$15.36747	\$15.97623	\$17.11801	\$18.17124	\$19.37489
49	\$15.13927	\$15.73340	\$16.35800	\$17.53084	\$18.61217	\$19.84759
50	\$15.49814	\$16.10807	\$16.74891	\$17.95365	\$19.06378	\$20.33182
51	\$15.86552	\$16.49165	\$17.14914	\$18.38664	\$19.52637	\$20.82787
52	\$16.24159	\$16.88436	\$17.55895	\$18.83009	\$20.00017	\$21.33601
53	\$16.62659	\$17.28642	\$17.97855	\$19.28422	\$20.48547	\$21.85655
54	\$17.02071	\$17.69806	\$18.40818	\$19.74930	\$20.98255	\$22.38980
55	\$17.42418	\$18.11950	\$18.84807	\$20.22561	\$21.49168	\$22.93605
56	\$17.68431	\$18.39097	\$19.13152	\$20.53319	\$21.81976	\$23.28813
57	\$17.94834	\$18.66651	\$19.41925	\$20.84545	\$22.15285	\$23.64560
58	\$18.21630	\$18.94618	\$19.71130	\$21.16245	\$22.49103	\$24.00857
59	\$18.48826	\$19.23003	\$20.00774	\$21.48429	\$22.83436	\$24.37711
60	\$18.76429	\$19.51815	\$20.30864	\$21.81101	\$23.18293	\$24.75130
61	\$19.04444	\$19.81057	\$20.61407	\$22.14271	\$23.53684	\$25.13124
62	\$19.32877	\$20.10738	\$20.92408	\$22.47944	\$23.89614	\$25.51701
63	\$19.57743	\$20.36814	\$21.19750	\$22.77971	\$24.21904	\$25.86621
64	\$19.82928	\$20.63226	\$21.47448	\$23.08398	\$24.54631	\$26.22017
65	\$20.08437	\$20.89983	\$21.75509	\$23.39232	\$24.87800	\$26.57898
66	\$20.34275	\$21.17086	\$22.03935	\$23.70478	\$25.21417	\$26.94271
67	\$20.60444	\$21.44540	\$22.32734	\$24.02142	\$25.55488	\$27.31141
68	\$20.96073	\$21.82013	\$22.72121	\$24.45706	\$26.02725	\$27.82557
69	\$21.32320	\$22.20141	\$23.12204	\$24.90059	\$26.50835	\$28.34943
70	\$21.69192	\$22.58935	\$23.52992	\$25.35217	\$26.99835	\$28.88314
71	\$22.06701	\$22.98408	\$23.94501	\$25.81194	\$27.49740	\$29.42690
72	\$22.44860	\$23.38570	\$24.36742	\$26.28005	\$28.00567	\$29.98090
73	\$23.14838	\$24.12516	\$25.14950	\$27.14833	\$28.94834	\$31.01348
74	\$23.86999	\$24.88799	\$25.95668	\$28.04528	\$29.92272	\$32.08162
75	\$24.61407	\$25.67495	\$26.78976	\$28.97187	\$30.92992	\$33.18655
76	\$25.38137	\$26.48680	\$27.64959	\$29.92907	\$31.97101	\$34.32953
77	\$26.17257	\$27.32431	\$28.53700	\$30.91791	\$33.04714	\$35.51188
78	\$26.59166	\$27.77126	\$29.01223	\$31.45383	\$33.64436	\$36.17295
79	\$27.01746	\$28.22550	\$29.49538	\$31.99903	\$34.25239	\$36.84632
80	\$27.45010	\$28.68719	\$29.98658	\$32.55368	\$34.87140	\$37.53224
81	\$27.88965	\$29.15641	\$30.48594	\$33.11796	\$35.50161	\$38.23093
82	\$28.33623	\$29.63332	\$30.99363	\$33.69200	\$36.14319	\$38.94261
83	\$28.88535	\$30.21586	\$31.60473	\$34.37916	\$36.89666	\$39.77497
84	\$29.44511	\$30.80986	\$32.22789	\$35.08035	\$37.66585	\$40.62512

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$15.20436	\$16.48763	\$16.86444	\$17.14520	\$17.44028	\$17.70394	\$17.96682
31	\$15.33840	\$16.63257	\$17.01380	\$17.29697	\$17.59458	\$17.86051	\$18.12566
32	\$15.47280	\$16.77785	\$17.16355	\$17.44915	\$17.74932	\$18.01752	\$18.28492
33	\$15.60756	\$16.92348	\$17.31371	\$17.60173	\$17.90445	\$18.17492	\$18.44457
34	\$15.74263	\$17.06942	\$17.46424	\$17.75469	\$18.05994	\$18.33268	\$18.60459
35	\$15.87798	\$17.21564	\$17.61510	\$17.90798	\$18.21577	\$18.49077	\$18.76495
36	\$16.22254	\$17.59224	\$18.00212	\$18.30169	\$18.61602	\$18.89697	\$19.17705
37	\$16.57458	\$17.97708	\$18.39763	\$18.70407	\$19.02507	\$19.31208	\$19.59822
38	\$16.93425	\$18.37033	\$18.80184	\$19.11528	\$19.44310	\$19.73630	\$20.02862
39	\$17.30174	\$18.77219	\$19.21493	\$19.53554	\$19.87033	\$20.16986	\$20.46849
40	\$17.67719	\$19.18284	\$19.63709	\$19.96504	\$20.30693	\$20.61293	\$20.91801
41	\$18.06081	\$19.60247	\$20.06852	\$20.40398	\$20.75313	\$21.06573	\$21.37740
42	\$18.45273	\$20.03129	\$20.50945	\$20.85257	\$21.20914	\$21.52849	\$21.84689
43	\$18.85317	\$20.46948	\$20.96005	\$21.31103	\$21.67515	\$22.00140	\$22.32669
44	\$19.26229	\$20.91725	\$21.42055	\$21.77956	\$22.15142	\$22.48471	\$22.81702
45	\$19.68029	\$21.37483	\$21.89118	\$22.25840	\$22.63814	\$22.97864	\$23.31811
46	\$20.16511	\$21.90503	\$22.44528	\$22.82246	\$23.21192	\$23.56126	\$23.90957
47	\$20.66186	\$22.44838	\$23.01342	\$23.40081	\$23.80026	\$24.15867	\$24.51602
48	\$21.17086	\$23.00522	\$23.59592	\$23.99381	\$24.40349	\$24.77122	\$25.13785
49	\$21.69239	\$23.57586	\$24.19317	\$24.60185	\$25.02202	\$25.39931	\$25.77547
50	\$22.22677	\$24.16067	\$24.80555	\$25.22530	\$25.65622	\$26.04331	\$26.42925
51	\$22.77432	\$24.75997	\$25.43342	\$25.86453	\$26.30650	\$26.70365	\$27.09962
52	\$23.33536	\$25.37414	\$26.07718	\$26.51998	\$26.97325	\$27.38073	\$27.78699
53	\$23.91021	\$26.00354	\$26.73724	\$27.19202	\$27.65691	\$28.07498	\$28.49180
54	\$24.49922	\$26.64856	\$27.41401	\$27.88111	\$28.35790	\$28.78683	\$29.21448
55	\$25.10275	\$27.30958	\$28.10791	\$28.58765	\$29.07665	\$29.51673	\$29.95549
56	\$25.49224	\$27.73931	\$28.57029	\$29.05917	\$29.55749	\$30.00607	\$30.45330
57	\$25.88778	\$28.17579	\$29.04027	\$29.53846	\$30.04628	\$30.50350	\$30.95936
58	\$26.28946	\$28.61914	\$29.51798	\$30.02566	\$30.54314	\$31.00920	\$31.47386
59	\$26.69737	\$29.06947	\$30.00355	\$30.52089	\$31.04822	\$31.52327	\$31.99689
60	\$27.11159	\$29.52688	\$30.49710	\$31.02430	\$31.56166	\$32.04586	\$32.52862
61	\$27.53225	\$29.99149	\$30.99878	\$31.53600	\$32.08359	\$32.57712	\$33.06918
62	\$27.95945	\$30.46341	\$31.50871	\$32.05615	\$32.61415	\$33.11719	\$33.61873
63	\$28.35420	\$30.90614	\$31.99629	\$32.55465	\$33.12368	\$33.63642	\$34.14763
64	\$28.75452	\$31.35530	\$32.49143	\$33.06090	\$33.64115	\$34.16378	\$34.68484
65	\$29.16049	\$31.81099	\$32.99423	\$33.57502	\$34.16673	\$34.69942	\$35.23052
66	\$29.57218	\$32.27330	\$33.50480	\$34.09713	\$34.70051	\$35.24345	\$35.78478
67	\$29.98971	\$32.74234	\$34.02327	\$34.62737	\$35.24262	\$35.79602	\$36.34775
68	\$30.56907	\$33.39195	\$34.73605	\$35.35619	\$35.98767	\$36.55601	\$37.12266
69	\$31.15963	\$34.05444	\$35.46377	\$36.10035	\$36.74847	\$37.33215	\$37.91409
70	\$31.76160	\$34.73007	\$36.20673	\$36.86017	\$37.52533	\$38.12476	\$38.72240
71	\$32.37520	\$35.41911	\$36.96526	\$37.63599	\$38.31865	\$38.93421	\$39.54794
72	\$33.00065	\$36.12183	\$37.73969	\$38.42813	\$39.12871	\$39.76084	\$40.39107
73	\$34.17640	\$37.44331	\$39.19488	\$39.91679	\$40.64980	\$41.31257	\$41.97334
74	\$35.39405	\$38.81312	\$40.70619	\$41.46310	\$42.23003	\$42.92485	\$43.61760
75	\$36.65509	\$40.23305	\$42.27576	\$43.06933	\$43.87168	\$44.60007	\$45.32628
76	\$37.96105	\$41.70492	\$43.90586	\$44.73778	\$45.57716	\$46.34066	\$47.10188
77	\$39.31353	\$43.23065	\$45.59881	\$46.47085	\$47.34892	\$48.14917	\$48.94704
78	\$40.08784	\$44.13419	\$46.63081	\$47.53180	\$48.44208	\$49.27128	\$50.09800
79	\$40.87738	\$45.05660	\$47.68616	\$48.61696	\$49.56047	\$50.41953	\$51.27602
80	\$41.68249	\$45.99830	\$48.76539	\$49.72690	\$50.70468	\$51.59454	\$52.48174
81	\$42.50345	\$46.95967	\$49.86905	\$50.86218	\$51.87531	\$52.79695	\$53.71582
82	\$43.34058	\$47.94114	\$50.99769	\$52.02337	\$53.07296	\$54.02736	\$54.97891
83	\$44.30459	\$49.04031	\$52.25164	\$53.30751	\$54.38270	\$55.38448	\$56.38328
84	\$45.29006	\$50.16467	\$53.53644	\$54.62333	\$55.72476	\$56.77570	\$57.82350

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$5.23897	\$5.52295	\$5.93649	\$6.34285	\$6.86178	\$7.33120
31	\$5.28193	\$5.56835	\$5.98550	\$6.39540	\$6.91887	\$7.39242
32	\$5.32494	\$5.61382	\$6.03457	\$6.44801	\$6.97600	\$7.45370
33	\$5.36801	\$5.65933	\$6.08368	\$6.50065	\$7.03318	\$7.51501
34	\$5.41113	\$5.70490	\$6.13283	\$6.55335	\$7.09039	\$7.57634
35	\$5.45430	\$5.75049	\$6.18201	\$6.60606	\$7.14760	\$7.63768
36	\$5.65650	\$5.96407	\$6.41271	\$6.85407	\$7.41720	\$7.92706
37	\$5.86619	\$6.18560	\$6.65201	\$7.11138	\$7.69697	\$8.22740
38	\$6.08366	\$6.41535	\$6.90024	\$7.37836	\$7.98730	\$8.53913
39	\$6.30919	\$6.65363	\$7.15774	\$7.65536	\$8.28856	\$8.86267
40	\$6.54308	\$6.90077	\$7.42485	\$7.94275	\$8.60119	\$9.19845
41	\$6.78564	\$7.15708	\$7.70193	\$8.24093	\$8.92563	\$9.54698
42	\$7.03720	\$7.42292	\$7.98934	\$8.55031	\$9.26228	\$9.90869
43	\$7.29807	\$7.69862	\$8.28748	\$8.87132	\$9.61165	\$10.28411
44	\$7.56862	\$7.98457	\$8.59676	\$9.20436	\$9.97419	\$10.67377
45	\$7.84920	\$8.28114	\$8.91756	\$9.54991	\$10.35040	\$11.07818
46	\$8.15976	\$8.60939	\$9.27258	\$9.93253	\$10.76678	\$11.52557
47	\$8.48260	\$8.95064	\$9.64173	\$10.33049	\$11.19992	\$11.99102
48	\$8.81820	\$9.30542	\$10.02557	\$10.74440	\$11.65047	\$12.47527
49	\$9.16710	\$9.67427	\$10.42470	\$11.17487	\$12.11916	\$12.97907
50	\$9.52979	\$10.05773	\$10.83971	\$11.62261	\$12.60670	\$13.50322
51	\$9.90684	\$10.45639	\$11.27125	\$12.08829	\$13.11384	\$14.04854
52	\$10.29879	\$10.87085	\$11.71996	\$12.57261	\$13.64140	\$14.61589
53	\$10.70626	\$11.30175	\$12.18655	\$13.07634	\$14.19017	\$15.20614
54	\$11.12985	\$11.74972	\$12.67170	\$13.60025	\$14.76103	\$15.82024
55	\$11.57020	\$12.21545	\$13.17618	\$14.14516	\$15.35483	\$16.45912
56	\$11.91927	\$12.58467	\$13.57604	\$14.57787	\$15.82631	\$16.96651
57	\$12.27888	\$12.96505	\$13.98805	\$15.02381	\$16.31226	\$17.48952
58	\$12.64934	\$13.35693	\$14.41255	\$15.48340	\$16.81313	\$18.02866
59	\$13.03098	\$13.76066	\$14.84994	\$15.95703	\$17.32939	\$18.58442
60	\$13.42412	\$14.17659	\$15.30060	\$16.44516	\$17.86149	\$19.15732
61	\$13.82913	\$14.60508	\$15.76495	\$16.94823	\$18.40993	\$19.74788
62	\$14.24637	\$15.04653	\$16.24338	\$17.46668	\$18.97522	\$20.35663
63	\$14.63250	\$15.45581	\$16.68855	\$17.95070	\$19.50454	\$20.92858
64	\$15.02909	\$15.87622	\$17.14592	\$18.44814	\$20.04865	\$21.51659
65	\$15.43644	\$16.30807	\$17.61583	\$18.95936	\$20.60793	\$22.12112
66	\$15.85484	\$16.75166	\$18.09861	\$19.48475	\$21.18280	\$22.74265
67	\$16.28456	\$17.20732	\$18.59462	\$20.02469	\$21.77372	\$23.38163
68	\$16.77543	\$17.72872	\$19.16467	\$20.64827	\$22.45892	\$24.12525
69	\$17.28110	\$18.26591	\$19.75221	\$21.29127	\$23.16567	\$24.89251
70	\$17.80202	\$18.81937	\$20.35777	\$21.95428	\$23.89467	\$25.68418
71	\$18.33863	\$19.38961	\$20.98188	\$22.63794	\$24.64661	\$26.50103
72	\$18.89142	\$19.97713	\$21.62512	\$23.34290	\$25.42221	\$27.34385
73	\$19.67796	\$20.81429	\$22.54546	\$24.35857	\$26.54450	\$28.56885
74	\$20.49723	\$21.68653	\$23.50498	\$25.41842	\$27.71633	\$29.84873
75	\$21.35062	\$22.59532	\$24.50532	\$26.52441	\$28.93990	\$31.18594
76	\$22.23955	\$23.54221	\$25.54824	\$27.67851	\$30.21748	\$32.58307
77	\$23.16547	\$24.52876	\$26.63555	\$28.88282	\$31.55146	\$34.04278
78	\$23.77474	\$25.17944	\$27.35802	\$29.68324	\$32.44088	\$35.02629
79	\$24.40003	\$25.84739	\$28.10007	\$30.50584	\$33.35537	\$36.03822
80	\$25.04178	\$26.53304	\$28.86225	\$31.35124	\$34.29565	\$37.07940
81	\$25.70039	\$27.23690	\$29.64511	\$32.22007	\$35.26242	\$38.15064
82	\$26.37634	\$27.95941	\$30.44921	\$33.11297	\$36.25646	\$39.25283
83	\$27.17285	\$28.81316	\$31.39761	\$34.14963	\$37.40932	\$40.52393
84	\$27.99341	\$29.69298	\$32.37555	\$35.21873	\$38.59883	\$41.83620

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$7.61051	\$7.89475	\$8.19361	\$8.74486	\$9.25999	\$9.85234
31	\$7.67415	\$7.96093	\$8.26244	\$8.81844	\$9.33815	\$9.93579
32	\$7.73784	\$8.02716	\$8.33130	\$8.89207	\$9.41631	\$10.01926
33	\$7.80156	\$8.09342	\$8.40019	\$8.96571	\$9.49452	\$10.10273
34	\$7.86532	\$8.15969	\$8.46909	\$9.03935	\$9.57268	\$10.18618
35	\$7.92905	\$8.22596	\$8.53798	\$9.11296	\$9.65083	\$10.26957
36	\$8.23059	\$8.53959	\$8.86430	\$9.46316	\$10.02326	\$10.66743
37	\$8.54360	\$8.86518	\$9.20308	\$9.82683	\$10.41006	\$11.08070
38	\$8.86853	\$9.20317	\$9.55481	\$10.20447	\$10.81180	\$11.50997
39	\$9.20580	\$9.55407	\$9.91998	\$10.59662	\$11.22903	\$11.95588
40	\$9.55590	\$9.91833	\$10.29911	\$11.00384	\$11.66236	\$12.41906
41	\$9.91931	\$10.29648	\$10.69273	\$11.42670	\$12.11242	\$12.90019
42	\$10.29655	\$10.68905	\$11.10139	\$11.86582	\$12.57985	\$13.39996
43	\$10.68814	\$11.09659	\$11.52567	\$12.32181	\$13.06532	\$13.91908
44	\$11.09461	\$11.51967	\$11.96617	\$12.79534	\$13.56951	\$14.45832
45	\$11.51654	\$11.95887	\$12.42351	\$13.28705	\$14.09317	\$15.01845
46	\$11.98361	\$12.44506	\$12.92969	\$13.83158	\$14.67254	\$15.63773
47	\$12.46963	\$12.95101	\$13.45652	\$14.39842	\$15.27572	\$16.28253
48	\$12.97534	\$13.47754	\$14.00480	\$14.98849	\$15.90370	\$16.95392
49	\$13.50158	\$14.02546	\$14.57541	\$15.60274	\$16.55749	\$17.65301
50	\$14.04915	\$14.59567	\$15.16928	\$16.24217	\$17.23816	\$18.38090
51	\$14.61893	\$15.18906	\$15.78735	\$16.90780	\$17.94682	\$19.13882
52	\$15.21182	\$15.80656	\$16.43060	\$17.60072	\$18.68460	\$19.92800
53	\$15.82876	\$16.44917	\$17.10005	\$18.32202	\$19.45271	\$20.74971
54	\$16.47071	\$17.11792	\$17.79679	\$19.07289	\$20.25241	\$21.60531
55	\$17.13871	\$17.81384	\$18.52192	\$19.85453	\$21.08497	\$22.49618
56	\$17.66992	\$18.36688	\$19.09794	\$20.47570	\$21.74578	\$23.20333
57	\$18.21761	\$18.93709	\$19.69188	\$21.11631	\$22.42730	\$23.93270
58	\$18.78226	\$19.52500	\$20.30429	\$21.77696	\$23.13019	\$24.68500
59	\$19.36442	\$20.13116	\$20.93576	\$22.45828	\$23.85509	\$25.46095
60	\$19.96461	\$20.75614	\$21.58684	\$23.16092	\$24.60271	\$26.26129
61	\$20.58342	\$21.40052	\$22.25819	\$23.88553	\$25.37378	\$27.08678
62	\$21.22141	\$22.06491	\$22.95041	\$24.63282	\$26.16900	\$27.93823
63	\$21.82146	\$22.69097	\$23.60375	\$25.34161	\$26.92591	\$28.75261
64	\$22.43847	\$23.33480	\$24.27569	\$26.07080	\$27.70472	\$29.59073
65	\$23.07293	\$23.99688	\$24.96676	\$26.82098	\$28.50605	\$30.45327
66	\$23.72534	\$24.67776	\$25.67749	\$27.59273	\$29.33055	\$31.34097
67	\$24.39619	\$25.37795	\$26.40847	\$28.38670	\$30.17891	\$32.25454
68	\$25.17979	\$26.19751	\$27.26564	\$29.32279	\$31.18411	\$33.33977
69	\$25.98855	\$27.04354	\$28.15063	\$30.28975	\$32.22279	\$34.46151
70	\$26.82330	\$27.91689	\$29.06434	\$31.28859	\$33.29607	\$35.62100
71	\$27.68486	\$28.81844	\$30.00772	\$32.32038	\$34.40509	\$36.81950
72	\$28.57409	\$29.74911	\$30.98172	\$33.38618	\$35.55105	\$38.05832
73	\$29.87213	\$31.11292	\$32.41563	\$34.96380	\$37.25248	\$39.91034
74	\$31.22916	\$32.53925	\$33.91590	\$36.61598	\$39.03535	\$41.85247
75	\$32.64782	\$34.03098	\$35.48560	\$38.34624	\$40.90355	\$43.88912
76	\$34.13093	\$35.59109	\$37.12796	\$40.15824	\$42.86114	\$46.02487
77	\$35.68142	\$37.22271	\$38.84632	\$42.05587	\$44.91243	\$48.26455
78	\$36.72610	\$38.32393	\$40.00637	\$43.34368	\$46.31806	\$49.80616
79	\$37.80139	\$39.45772	\$41.20107	\$44.67094	\$47.76768	\$51.39701
80	\$38.90814	\$40.62506	\$42.43145	\$46.03882	\$49.26266	\$53.03868
81	\$40.04730	\$41.82694	\$43.69857	\$47.44860	\$50.80444	\$54.73277
82	\$41.21982	\$43.06437	\$45.00353	\$48.90154	\$52.39446	\$56.48099
83	\$42.56414	\$44.47892	\$46.48578	\$50.54756	\$54.18182	\$58.44548
84	\$43.95231	\$45.93993	\$48.01684	\$52.24899	\$56.03014	\$60.47829

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$10.72658	\$11.62552	\$11.91315	\$12.10863	\$12.31605	\$12.50071	\$12.68482
31	\$10.81768	\$11.72447	\$12.01026	\$12.20738	\$12.41648	\$12.60267	\$12.78829
32	\$10.90882	\$11.82342	\$12.10728	\$12.30603	\$12.51683	\$12.70452	\$12.89165
33	\$10.99993	\$11.92234	\$12.20417	\$12.40455	\$12.61703	\$12.80622	\$12.99484
34	\$11.09099	\$12.02119	\$12.30089	\$12.50290	\$12.71704	\$12.90774	\$13.09787
35	\$11.18198	\$12.11995	\$12.39742	\$12.60103	\$12.81684	\$13.00903	\$13.20065
36	\$11.61760	\$12.59411	\$12.88391	\$13.09560	\$13.31961	\$13.51921	\$13.71821
37	\$12.07019	\$13.08683	\$13.38949	\$13.60958	\$13.84210	\$14.04939	\$14.25606
38	\$12.54042	\$13.59882	\$13.91491	\$14.14374	\$14.38508	\$14.60035	\$14.81499
39	\$13.02895	\$14.13084	\$14.46095	\$14.69885	\$14.94937	\$15.17294	\$15.39584
40	\$13.53653	\$14.68367	\$15.02840	\$15.27576	\$15.53578	\$15.76797	\$15.99946
41	\$14.06388	\$15.25814	\$15.61813	\$15.87531	\$16.14521	\$16.38635	\$16.62675
42	\$14.61178	\$15.85508	\$16.23101	\$16.49838	\$16.77854	\$17.02896	\$17.27863
43	\$15.18102	\$16.47536	\$16.86793	\$17.14592	\$17.43671	\$17.69679	\$17.95608
44	\$15.77243	\$17.11993	\$17.52985	\$17.81887	\$18.12071	\$18.39079	\$18.66008
45	\$16.38687	\$17.78970	\$18.21774	\$18.51823	\$18.83153	\$19.11202	\$19.39168
46	\$17.06604	\$18.52990	\$18.98356	\$19.29696	\$19.62345	\$19.91585	\$20.20736
47	\$17.77335	\$19.30090	\$19.78155	\$20.10846	\$20.44869	\$20.75347	\$21.05735
48	\$18.50998	\$20.10397	\$20.61311	\$20.95406	\$21.30861	\$21.62632	\$21.94308
49	\$19.27714	\$20.94047	\$21.47961	\$21.83523	\$22.20471	\$22.53589	\$22.86607
50	\$20.07609	\$21.81177	\$22.38254	\$22.75346	\$23.13849	\$23.48371	\$23.82789
51	\$20.90816	\$22.71932	\$23.32343	\$23.71030	\$24.11153	\$24.47139	\$24.83018
52	\$21.77471	\$23.66462	\$24.30387	\$24.70738	\$25.12550	\$25.50062	\$25.87461
53	\$22.67718	\$24.64927	\$25.32553	\$25.74638	\$26.18211	\$26.57313	\$26.96297
54	\$23.61704	\$25.67489	\$26.39012	\$26.82908	\$27.28315	\$27.69074	\$28.09712
55	\$24.59587	\$26.74317	\$27.49947	\$27.95731	\$28.43049	\$28.85537	\$29.27897
56	\$25.37300	\$27.59449	\$28.39344	\$28.86729	\$29.35732	\$29.79729	\$30.23595
57	\$26.17470	\$28.47290	\$29.31645	\$29.80686	\$30.31436	\$30.76995	\$31.22420
58	\$27.00171	\$29.37927	\$30.26947	\$30.77704	\$31.30260	\$31.77438	\$32.24474
59	\$27.85487	\$30.31450	\$31.25348	\$31.77878	\$32.32305	\$32.81159	\$33.29866
60	\$28.73498	\$31.27950	\$32.26946	\$32.81313	\$33.37677	\$33.88265	\$34.38700
61	\$29.64290	\$32.27521	\$33.31848	\$33.88115	\$34.46485	\$34.98867	\$35.51093
62	\$30.57950	\$33.30262	\$34.40160	\$34.98393	\$35.58839	\$36.13081	\$36.67160
63	\$31.48408	\$34.30167	\$35.46413	\$36.06693	\$36.69313	\$37.25467	\$37.81452
64	\$32.41542	\$35.33069	\$36.55948	\$37.18346	\$37.83216	\$38.41348	\$38.99307
65	\$33.37432	\$36.39058	\$37.68865	\$38.33455	\$39.00656	\$39.60835	\$40.20836
66	\$34.36157	\$37.48226	\$38.85270	\$39.52128	\$40.21741	\$40.84039	\$41.46151
67	\$35.37803	\$38.60669	\$40.05271	\$40.74475	\$41.46583	\$42.11075	\$42.75372
68	\$36.58533	\$39.94593	\$41.48601	\$42.20659	\$42.95843	\$43.63081	\$44.30116
69	\$37.83382	\$41.33163	\$42.97059	\$43.72090	\$44.50476	\$45.20574	\$45.90462
70	\$39.12491	\$42.76539	\$44.50829	\$45.28953	\$46.10675	\$46.83752	\$47.56612
71	\$40.46008	\$44.24890	\$46.10102	\$46.91443	\$47.76640	\$48.52821	\$49.28775
72	\$41.84080	\$45.78385	\$47.75076	\$48.59764	\$49.48579	\$50.27993	\$51.07169
73	\$43.29249	\$48.11164	\$50.27015	\$51.16971	\$52.11317	\$52.95763	\$53.79956
74	\$46.11292	\$50.55779	\$52.92248	\$53.87791	\$54.88002	\$55.77793	\$56.67315
75	\$48.40988	\$53.12829	\$55.71473	\$56.72944	\$57.79379	\$58.74843	\$59.70021
76	\$50.82127	\$55.82951	\$58.65431	\$59.73189	\$60.86226	\$61.87713	\$62.88896
77	\$53.35275	\$58.66805	\$61.74900	\$62.89324	\$64.09365	\$65.17245	\$66.24802
78	\$55.11444	\$60.68142	\$63.98023	\$65.17753	\$66.44077	\$67.57486	\$68.70555
79	\$56.93429	\$62.76390	\$66.29209	\$67.54478	\$68.87384	\$70.06583	\$71.25424
80	\$58.81422	\$64.91783	\$68.68749	\$69.99801	\$71.39602	\$72.64862	\$73.89748
81	\$60.75623	\$67.14569	\$71.16942	\$72.54034	\$74.01056	\$75.32664	\$76.63877
82	\$62.76238	\$69.44999	\$73.74106	\$75.17501	\$76.72084	\$78.10337	\$79.48175
83	\$65.00278	\$71.99560	\$76.57286	\$78.06976	\$79.68321	\$81.15210	\$82.61661
84	\$67.32316	\$74.63451	\$79.51342	\$81.07598	\$82.75996	\$84.31987	\$85.87510

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$13.43530	\$14.17057	\$15.24155	\$16.30714	\$17.65444	\$18.86954
31	\$13.52004	\$14.26000	\$15.33786	\$16.41034	\$17.76626	\$18.98912
32	\$13.60477	\$14.34946	\$15.43416	\$16.51351	\$17.87805	\$19.10864
33	\$13.68952	\$14.43888	\$15.53043	\$16.61664	\$17.98977	\$19.22810
34	\$13.77424	\$14.52830	\$15.62665	\$16.71972	\$18.10142	\$19.34745
35	\$13.85893	\$14.61765	\$15.72282	\$16.82272	\$18.21298	\$19.46667
36	\$13.85890	\$14.61861	\$15.72662	\$16.83068	\$18.22513	\$19.48356
37	\$13.85887	\$14.61958	\$15.73041	\$16.83865	\$18.23731	\$19.50046
38	\$13.85884	\$14.62054	\$15.73421	\$16.84661	\$18.24948	\$19.51737
39	\$13.85882	\$14.62150	\$15.73801	\$16.85458	\$18.26166	\$19.53429
40	\$13.85879	\$14.62246	\$15.74181	\$16.86256	\$18.27385	\$19.55124
41	\$13.85876	\$14.62343	\$15.74561	\$16.87053	\$18.28605	\$19.56820
42	\$13.85873	\$14.62438	\$15.74940	\$16.87851	\$18.29825	\$19.58517
43	\$13.85871	\$14.62534	\$15.75320	\$16.88651	\$18.31048	\$19.60215
44	\$13.85867	\$14.62631	\$15.75702	\$16.89449	\$18.32269	\$19.61915
45	\$13.85865	\$14.62727	\$15.76081	\$16.90248	\$18.33493	\$19.63616
46	\$13.84215	\$14.61094	\$15.74595	\$16.89110	\$18.32552	\$19.62866
47	\$13.82566	\$14.59461	\$15.73110	\$16.87972	\$18.31610	\$19.62116
48	\$13.80919	\$14.57830	\$15.71627	\$16.86835	\$18.30670	\$19.61366
49	\$13.79275	\$14.56201	\$15.70145	\$16.85699	\$18.29730	\$19.60615
50	\$13.77633	\$14.54575	\$15.68664	\$16.84562	\$18.28791	\$19.59866
51	\$13.75992	\$14.52950	\$15.67185	\$16.83427	\$18.27852	\$19.59117
52	\$13.74352	\$14.51326	\$15.65707	\$16.82294	\$18.26913	\$19.58368
53	\$13.72716	\$14.49704	\$15.64231	\$16.81160	\$18.25975	\$19.57620
54	\$13.71082	\$14.48085	\$15.62757	\$16.80027	\$18.25037	\$19.56871
55	\$13.69448	\$14.46467	\$15.61282	\$16.78896	\$18.24100	\$19.56123
56	\$13.57740	\$14.34198	\$15.48249	\$16.65360	\$18.09654	\$19.40880
57	\$13.46131	\$14.22032	\$15.35325	\$16.51933	\$17.95322	\$19.25755
58	\$13.34622	\$14.09971	\$15.22508	\$16.38616	\$17.81103	\$19.10747
59	\$13.23211	\$13.98010	\$15.09798	\$16.25405	\$17.66998	\$18.95857
60	\$13.11898	\$13.86152	\$14.97195	\$16.12300	\$17.53003	\$18.81082
61	\$13.00682	\$13.74393	\$14.84697	\$15.99301	\$17.39119	\$18.66423
62	\$12.89561	\$13.62735	\$14.72303	\$15.86408	\$17.25346	\$18.51878
63	\$13.04663	\$13.78828	\$14.89963	\$16.05931	\$17.46912	\$18.75358
64	\$13.19943	\$13.95109	\$15.07836	\$16.25696	\$17.68749	\$18.99136
65	\$13.35400	\$14.11583	\$15.25923	\$16.45703	\$17.90857	\$19.23215
66	\$13.51039	\$14.28251	\$15.44227	\$16.65957	\$18.13242	\$19.47598
67	\$13.66862	\$14.45117	\$15.62749	\$16.86460	\$18.35907	\$19.72292
68	\$13.87821	\$14.67508	\$15.87477	\$17.13986	\$18.66503	\$20.05748
69	\$14.09102	\$14.90246	\$16.12596	\$17.41960	\$18.97610	\$20.39771
70	\$14.30709	\$15.13336	\$16.38113	\$17.70392	\$19.29236	\$20.74373
71	\$14.52647	\$15.36785	\$16.64033	\$17.99288	\$19.61388	\$21.09560
72	\$14.74922	\$15.60597	\$16.90364	\$18.28655	\$19.94076	\$21.45345
73	\$15.15200	\$16.03653	\$17.38044	\$18.82116	\$20.53710	\$22.10787
74	\$15.56578	\$16.47898	\$17.87068	\$19.37139	\$21.15128	\$22.78225
75	\$15.99085	\$16.93363	\$18.37475	\$19.93772	\$21.78382	\$23.47721
76	\$16.42754	\$17.40083	\$18.89303	\$20.52060	\$22.43527	\$24.19336
77	\$16.87615	\$17.88091	\$19.42595	\$21.12052	\$23.10622	\$24.93136
78	\$17.09314	\$18.11524	\$19.69182	\$21.42381	\$23.45071	\$25.32007
79	\$17.31293	\$18.35265	\$19.96134	\$21.73147	\$23.80035	\$25.71485
80	\$17.53554	\$18.59317	\$20.23454	\$22.04353	\$24.15519	\$26.11577
81	\$17.76100	\$18.83684	\$20.51148	\$22.36008	\$24.51533	\$26.52295
82	\$17.98938	\$19.08369	\$20.79221	\$22.68117	\$24.88084	\$26.93648
83	\$18.28629	\$19.40697	\$21.15792	\$23.08606	\$25.34177	\$27.45030
84	\$18.58810	\$19.73572	\$21.53007	\$23.49819	\$25.81123	\$27.97392

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$19.60107	\$20.33864	\$21.11310	\$22.54933	\$23.88684	\$25.42192
31	\$19.72538	\$20.46765	\$21.24706	\$22.69248	\$24.03851	\$25.58335
32	\$19.84964	\$20.59661	\$21.38094	\$22.83554	\$24.19003	\$25.74462
33	\$19.97381	\$20.72547	\$21.51470	\$22.97847	\$24.34144	\$25.90573
34	\$20.09787	\$20.85420	\$21.64834	\$23.12123	\$24.49264	\$26.06662
35	\$20.22179	\$20.98279	\$21.78181	\$23.26381	\$24.64363	\$26.22724
36	\$20.24288	\$21.00716	\$21.80962	\$23.29880	\$24.68439	\$26.27412
37	\$20.26400	\$21.03158	\$21.83746	\$23.33386	\$24.72521	\$26.32107
38	\$20.28514	\$21.05602	\$21.86534	\$23.36896	\$24.76612	\$26.36811
39	\$20.30629	\$21.08049	\$21.89325	\$23.40412	\$24.80707	\$26.41524
40	\$20.32748	\$21.10499	\$21.92120	\$23.43933	\$24.84810	\$26.46246
41	\$20.34868	\$21.12951	\$21.94919	\$23.47459	\$24.88920	\$26.50975
42	\$20.36991	\$21.15406	\$21.97721	\$23.50991	\$24.93037	\$26.55713
43	\$20.39116	\$21.17865	\$22.00526	\$23.54528	\$24.97160	\$26.60459
44	\$20.41242	\$21.20325	\$22.03336	\$23.58069	\$25.01290	\$26.65215
45	\$20.43372	\$21.22789	\$22.06148	\$23.61617	\$25.05427	\$26.69978
46	\$20.42920	\$21.22533	\$22.06097	\$23.62091	\$25.06296	\$26.71253
47	\$20.42468	\$21.22276	\$22.06044	\$23.62566	\$25.07165	\$26.72529
48	\$20.42016	\$21.22020	\$22.05993	\$23.63041	\$25.08034	\$26.73807
49	\$20.41566	\$21.21763	\$22.05940	\$23.63515	\$25.08904	\$26.75083
50	\$20.41114	\$21.21507	\$22.05888	\$23.63990	\$25.09774	\$26.76362
51	\$20.40662	\$21.21250	\$22.05837	\$23.64464	\$25.10644	\$26.77641
52	\$20.40211	\$21.20994	\$22.05784	\$23.64940	\$25.11514	\$26.78920
53	\$20.39761	\$21.20739	\$22.05733	\$23.65415	\$25.12386	\$26.80200
54	\$20.39309	\$21.20482	\$22.05680	\$23.65889	\$25.13257	\$26.81480
55	\$20.38858	\$21.20226	\$22.05628	\$23.66365	\$25.14128	\$26.82761
56	\$20.23370	\$21.04227	\$21.89087	\$23.49073	\$24.95951	\$26.63634
57	\$20.07998	\$20.88349	\$21.72668	\$23.31908	\$24.77905	\$26.44642
58	\$19.92745	\$20.72591	\$21.56374	\$23.14868	\$24.59990	\$26.25788
59	\$19.77606	\$20.56951	\$21.40202	\$22.97952	\$24.42204	\$26.07067
60	\$19.62582	\$20.41430	\$21.24151	\$22.81160	\$24.24546	\$25.88480
61	\$19.47673	\$20.26026	\$21.08220	\$22.64491	\$24.07017	\$25.70025
62	\$19.32877	\$20.10738	\$20.92408	\$22.47944	\$23.89614	\$25.51701
63	\$19.57743	\$20.36814	\$21.19750	\$22.77971	\$24.21904	\$25.86621
64	\$19.82928	\$20.63226	\$21.47448	\$23.08398	\$24.54631	\$26.22017
65	\$20.08437	\$20.89983	\$21.75509	\$23.39232	\$24.87800	\$26.57898
66	\$20.34275	\$21.17086	\$22.03935	\$23.70478	\$25.21417	\$26.94271
67	\$20.60444	\$21.44540	\$22.32734	\$24.02142	\$25.55488	\$27.31141
68	\$20.96073	\$21.82013	\$22.72121	\$24.45706	\$26.02725	\$27.82557
69	\$21.32320	\$22.20141	\$23.12204	\$24.90059	\$26.50835	\$28.34943
70	\$21.69192	\$22.58935	\$23.52992	\$25.35217	\$26.99835	\$28.88314
71	\$22.06701	\$22.98408	\$23.94501	\$25.81194	\$27.49740	\$29.42690
72	\$22.44860	\$23.38570	\$24.36742	\$26.28005	\$28.00567	\$29.98090
73	\$23.14838	\$24.12516	\$25.14950	\$27.14833	\$28.94834	\$31.01348
74	\$23.86999	\$24.88799	\$25.95668	\$28.04528	\$29.92272	\$32.08162
75	\$24.61407	\$25.67495	\$26.78976	\$28.97187	\$30.92992	\$33.18655
76	\$25.38137	\$26.48680	\$27.64959	\$29.92907	\$31.97101	\$34.32953
77	\$26.17257	\$27.32431	\$28.53700	\$30.91791	\$33.04714	\$35.51188
78	\$26.59166	\$27.77126	\$29.01223	\$31.45383	\$33.64436	\$36.17295
79	\$27.01746	\$28.22550	\$29.49538	\$31.99903	\$34.25239	\$36.84632
80	\$27.45010	\$28.68719	\$29.98658	\$32.55368	\$34.87140	\$37.53224
81	\$27.88965	\$29.15641	\$30.48594	\$33.11796	\$35.50161	\$38.23093
82	\$28.33623	\$29.63332	\$30.99363	\$33.69200	\$36.14319	\$38.94261
83	\$28.88535	\$30.21586	\$31.60473	\$34.37916	\$36.89666	\$39.77497
84	\$29.44511	\$30.80986	\$32.22789	\$35.08035	\$37.66585	\$40.62512

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$27.69747	\$30.03322	\$30.72563	\$31.23549	\$31.77197	\$32.25112	\$32.72884
31	\$27.87339	\$30.22406	\$30.92207	\$31.43520	\$31.97514	\$32.45737	\$32.93816
32	\$28.04915	\$30.41467	\$31.11831	\$31.63474	\$32.17813	\$32.66344	\$33.14729
33	\$28.22470	\$30.60503	\$31.31436	\$31.83407	\$32.38089	\$32.86926	\$33.35616
34	\$28.39997	\$30.79507	\$31.51015	\$32.03311	\$32.58336	\$33.07479	\$33.56476
35	\$28.57494	\$30.98476	\$31.70560	\$32.23184	\$32.78551	\$33.27998	\$33.77299
36	\$28.63170	\$31.05081	\$31.77407	\$32.30186	\$32.85630	\$33.35165	\$33.84552
37	\$28.68858	\$31.11699	\$31.84268	\$32.37206	\$32.92725	\$33.42348	\$33.91822
38	\$28.74557	\$31.18333	\$31.91145	\$32.44239	\$32.99836	\$33.49545	\$33.99107
39	\$28.80268	\$31.24980	\$31.98037	\$32.51288	\$33.06961	\$33.56759	\$34.06407
40	\$28.85989	\$31.31641	\$32.04942	\$32.58352	\$33.14102	\$33.63987	\$34.13724
41	\$28.91723	\$31.38317	\$32.11864	\$32.65433	\$33.21258	\$33.71232	\$34.21055
42	\$28.97467	\$31.45005	\$32.18801	\$32.72528	\$33.28430	\$33.78491	\$34.28403
43	\$29.03222	\$31.51710	\$32.25752	\$32.79639	\$33.35617	\$33.85767	\$34.35766
44	\$29.08990	\$31.58429	\$32.32718	\$32.86764	\$33.42820	\$33.93058	\$34.43145
45	\$29.14769	\$31.65161	\$32.39699	\$32.93906	\$33.50039	\$34.00365	\$34.50540
46	\$29.16843	\$31.67952	\$32.44265	\$32.98630	\$33.54852	\$34.05278	\$34.55552
47	\$29.18919	\$31.70746	\$32.48837	\$33.03362	\$33.59671	\$34.10198	\$34.60570
48	\$29.20997	\$31.73542	\$32.53417	\$33.08100	\$33.64499	\$34.15123	\$34.65597
49	\$29.23076	\$31.76340	\$32.58002	\$33.12845	\$33.69332	\$34.20058	\$34.70631
50	\$29.25156	\$31.79141	\$32.62595	\$33.17597	\$33.74173	\$34.24999	\$34.75672
51	\$29.27238	\$31.81944	\$32.67192	\$33.22355	\$33.79021	\$34.29946	\$34.80720
52	\$29.29322	\$31.84750	\$32.71798	\$33.27120	\$33.83875	\$34.34902	\$34.85776
53	\$29.31406	\$31.87558	\$32.76409	\$33.31892	\$33.88737	\$34.39864	\$34.90839
54	\$29.33493	\$31.90370	\$32.81028	\$33.36672	\$33.93605	\$34.44834	\$34.95908
55	\$29.35581	\$31.93183	\$32.85652	\$33.41458	\$33.98481	\$34.49810	\$35.00986
56	\$29.15213	\$31.71780	\$32.66050	\$33.21705	\$33.78554	\$34.29735	\$34.80766
57	\$28.94988	\$31.50521	\$32.46565	\$33.02069	\$33.58742	\$34.09778	\$34.60663
58	\$28.74903	\$31.29403	\$32.27196	\$32.82548	\$33.39046	\$33.89937	\$34.40675
59	\$28.54956	\$31.08428	\$32.07943	\$32.63144	\$33.19467	\$33.70211	\$34.20803
60	\$28.35149	\$30.87592	\$31.88806	\$32.43853	\$33.00003	\$33.50600	\$34.01046
61	\$28.15479	\$30.66898	\$31.69782	\$32.24677	\$32.80652	\$33.31103	\$33.81402
62	\$27.95945	\$30.46341	\$31.50871	\$32.05615	\$32.61415	\$33.11719	\$33.61873
63	\$28.35420	\$30.90614	\$31.99629	\$32.55465	\$33.12368	\$33.63642	\$34.14763
64	\$28.75452	\$31.35530	\$32.49143	\$33.06090	\$33.64115	\$34.16378	\$34.68484
65	\$29.16049	\$31.81099	\$32.99423	\$33.57502	\$34.16673	\$34.69942	\$35.23052
66	\$29.57218	\$32.27330	\$33.50480	\$34.09713	\$34.70051	\$35.24345	\$35.78478
67	\$29.98971	\$32.74234	\$34.02327	\$34.62737	\$35.24262	\$35.79602	\$36.34775
68	\$30.56907	\$33.39195	\$34.73605	\$35.35619	\$35.98767	\$36.55601	\$37.12266
69	\$31.15963	\$34.05444	\$35.46377	\$36.10035	\$36.74847	\$37.33215	\$37.91409
70	\$31.76160	\$34.73007	\$36.20673	\$36.86017	\$37.52533	\$38.12476	\$38.72240
71	\$32.37520	\$35.41911	\$36.96526	\$37.63599	\$38.31865	\$38.93421	\$39.54794
72	\$33.00065	\$36.12183	\$37.73969	\$38.42813	\$39.12871	\$39.76084	\$40.39107
73	\$34.17640	\$37.44331	\$39.19488	\$39.91679	\$40.64980	\$41.31257	\$41.97334
74	\$35.39405	\$38.81312	\$40.70619	\$41.46310	\$42.23003	\$42.92485	\$43.61760
75	\$36.65509	\$40.23305	\$42.27576	\$43.06933	\$43.87168	\$44.60007	\$45.32628
76	\$37.96105	\$41.70492	\$43.90586	\$44.73778	\$45.57716	\$46.34066	\$47.10188
77	\$39.31353	\$43.23065	\$45.59881	\$46.47085	\$47.34892	\$48.14917	\$48.94704
78	\$40.08784	\$44.13419	\$46.63081	\$47.53180	\$48.44208	\$49.27128	\$50.09800
79	\$40.87738	\$45.05660	\$47.68616	\$48.61696	\$49.56047	\$50.41953	\$51.27602
80	\$41.68249	\$45.99830	\$48.76539	\$49.72690	\$50.70468	\$51.59454	\$52.48174
81	\$42.50345	\$46.95967	\$49.86905	\$50.86218	\$51.87531	\$52.79695	\$53.71582
82	\$43.34058	\$47.94114	\$50.99769	\$52.02337	\$53.07296	\$54.02736	\$54.97891
83	\$44.30459	\$49.04031	\$52.25164	\$53.30751	\$54.38270	\$55.38448	\$56.38328
84	\$45.29006	\$50.16467	\$53.53644	\$54.62333	\$55.72476	\$56.77570	\$57.82350

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$8.84463	\$9.32011	\$10.00970	\$10.68305	\$11.54925	\$12.33248
31	\$8.88700	\$9.36477	\$10.05772	\$10.73432	\$11.60469	\$12.39171
32	\$8.92896	\$9.40903	\$10.10527	\$10.78509	\$11.65961	\$12.45032
33	\$8.97052	\$9.45285	\$10.15234	\$10.83533	\$11.71391	\$12.50830
34	\$9.01168	\$9.49622	\$10.19892	\$10.88503	\$11.76763	\$12.56561
35	\$9.05239	\$9.53911	\$10.24497	\$10.93417	\$11.82071	\$12.62223
36	\$8.99579	\$9.47998	\$10.18284	\$10.86962	\$11.75261	\$12.55120
37	\$8.93954	\$9.42122	\$10.12109	\$10.80545	\$11.68490	\$12.48057
38	\$8.88363	\$9.36281	\$10.05971	\$10.74166	\$11.61759	\$12.41032
39	\$8.82808	\$9.30477	\$9.99870	\$10.67825	\$11.55065	\$12.34049
40	\$8.77289	\$9.24710	\$9.93807	\$10.61521	\$11.48411	\$12.27103
41	\$8.71802	\$9.18977	\$9.87780	\$10.55255	\$11.41794	\$12.20198
42	\$8.66351	\$9.13281	\$9.81790	\$10.49025	\$11.35217	\$12.13331
43	\$8.60934	\$9.07619	\$9.75835	\$10.42833	\$11.28677	\$12.06504
44	\$8.55550	\$9.01992	\$9.69918	\$10.36676	\$11.22174	\$11.99713
45	\$8.50200	\$8.96401	\$9.64036	\$10.30557	\$11.15709	\$11.92962
46	\$8.36060	\$8.81540	\$9.48163	\$10.13740	\$10.97628	\$11.73751
47	\$8.22157	\$8.66924	\$9.32552	\$9.97198	\$10.79840	\$11.54849
48	\$8.08483	\$8.52551	\$9.17196	\$9.80926	\$10.62341	\$11.36252
49	\$7.95038	\$8.38415	\$9.02094	\$9.64920	\$10.45126	\$11.17955
50	\$7.81815	\$8.24515	\$8.87241	\$9.49174	\$10.28188	\$10.99952
51	\$7.68814	\$8.10845	\$8.72633	\$9.33685	\$10.11527	\$10.82238
52	\$7.56027	\$7.97402	\$8.58264	\$9.18449	\$9.95134	\$10.64811
53	\$7.43454	\$7.84181	\$8.44132	\$9.03462	\$9.79008	\$10.47664
54	\$7.31090	\$7.71180	\$8.30233	\$8.88719	\$9.63142	\$10.30793
55	\$7.18931	\$7.58394	\$8.16563	\$8.74217	\$9.47534	\$10.14193
56	\$6.85782	\$7.23455	\$7.79001	\$8.34078	\$9.04103	\$9.67783
57	\$6.54162	\$6.90126	\$7.43166	\$7.95781	\$8.62662	\$9.23497
58	\$6.23999	\$6.58334	\$7.08980	\$7.59244	\$8.23121	\$8.81237
59	\$5.95228	\$6.28004	\$6.76365	\$7.24383	\$7.85393	\$8.40911
60	\$5.67782	\$5.99074	\$6.45252	\$6.91123	\$7.49393	\$8.02429
61	\$5.41603	\$5.71475	\$6.15570	\$6.59391	\$7.15044	\$7.65710
62	\$5.16630	\$5.45147	\$5.87253	\$6.29115	\$6.82269	\$7.30670
63	\$4.90020	\$5.17113	\$5.57137	\$5.96859	\$6.47389	\$6.93434
64	\$4.64781	\$4.90521	\$5.28566	\$5.66256	\$6.14291	\$6.58095
65	\$4.40842	\$4.65296	\$5.01460	\$5.37224	\$5.82887	\$6.24559
66	\$4.18135	\$4.41368	\$4.75745	\$5.09679	\$5.53087	\$5.92730
67	\$3.96598	\$4.18671	\$4.51347	\$4.83547	\$5.24811	\$5.62523
68	\$3.28092	\$3.46490	\$3.73786	\$4.00270	\$4.34737	\$4.66193
69	\$2.71420	\$2.86753	\$3.09553	\$3.31335	\$3.60123	\$3.86359
70	\$2.24537	\$2.37315	\$2.56359	\$2.74273	\$2.98314	\$3.20196
71	\$1.85751	\$1.96401	\$2.12306	\$2.27038	\$2.47114	\$2.65363
72	\$1.53666	\$1.62541	\$1.75822	\$1.87937	\$2.04701	\$2.19921
73	\$1.33834	\$1.41629	\$1.53304	\$1.63973	\$1.78724	\$1.92133
74	\$1.09278	\$1.15696	\$1.25318	\$1.34125	\$1.46291	\$1.57364

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$12.79514	\$13.27061	\$13.77048	\$14.68678	\$15.54922	\$16.54049
31	\$12.85661	\$13.33437	\$13.83665	\$14.75733	\$15.62391	\$16.61991
32	\$12.91744	\$13.39747	\$13.90211	\$14.82713	\$15.69776	\$16.69844
33	\$12.97761	\$13.45986	\$13.96683	\$14.89613	\$15.77076	\$16.77603
34	\$13.03709	\$13.52151	\$14.03078	\$14.96428	\$15.84284	\$16.85262
35	\$13.09583	\$13.58241	\$14.09393	\$15.03154	\$15.91397	\$16.92819
36	\$13.02350	\$13.50845	\$14.01826	\$14.95340	\$15.83340	\$16.84458
37	\$12.95157	\$13.43490	\$13.94299	\$14.87566	\$15.75323	\$16.76137
38	\$12.88003	\$13.36174	\$13.86813	\$14.79832	\$15.67347	\$16.67859
39	\$12.80888	\$13.28899	\$13.79367	\$14.72139	\$15.59410	\$16.59620
40	\$12.73814	\$13.21663	\$13.71960	\$14.64487	\$15.51515	\$16.51423
41	\$12.66779	\$13.14466	\$13.64594	\$14.56873	\$15.43658	\$16.43266
42	\$12.59782	\$13.07308	\$13.57268	\$14.49299	\$15.35843	\$16.35150
43	\$12.52823	\$13.00190	\$13.49980	\$14.41764	\$15.28067	\$16.27073
44	\$12.45904	\$12.93111	\$13.42731	\$14.34269	\$15.20330	\$16.19037
45	\$12.39022	\$12.86070	\$13.35522	\$14.26813	\$15.12632	\$16.11039
46	\$12.19199	\$12.65585	\$13.14336	\$14.04342	\$14.88923	\$15.85898
47	\$11.99693	\$12.45427	\$12.93487	\$13.82225	\$14.65585	\$15.61149
48	\$11.80499	\$12.25590	\$12.72969	\$13.60457	\$14.42613	\$15.36786
49	\$11.61611	\$12.06069	\$12.52775	\$13.39031	\$14.20002	\$15.12804
50	\$11.43027	\$11.86859	\$12.32903	\$13.17943	\$13.97745	\$14.89196
51	\$11.24740	\$11.67954	\$12.13346	\$12.97186	\$13.75836	\$14.65956
52	\$11.06745	\$11.49351	\$11.94098	\$12.76757	\$13.54270	\$14.43079
53	\$10.89037	\$11.31045	\$11.75156	\$12.56649	\$13.33044	\$14.20558
54	\$10.71614	\$11.13029	\$11.56514	\$12.36858	\$13.12149	\$13.98389
55	\$10.54469	\$10.95301	\$11.38169	\$12.17379	\$12.91583	\$13.76567
56	\$10.06307	\$10.45308	\$10.86264	\$11.62006	\$12.32922	\$13.14186
57	\$9.60345	\$9.97598	\$10.36726	\$11.09152	\$11.76927	\$12.54633
58	\$9.16482	\$9.52064	\$9.89448	\$10.58702	\$11.23474	\$11.97777
59	\$8.74622	\$9.08609	\$9.44326	\$10.10546	\$10.72449	\$11.43498
60	\$8.34675	\$8.67139	\$9.01261	\$9.64582	\$10.23742	\$10.91680
61	\$7.96552	\$8.27559	\$8.60161	\$9.20708	\$9.77246	\$10.42210
62	\$7.60170	\$7.89788	\$8.20934	\$8.78829	\$9.32862	\$9.94980
63	\$7.21418	\$7.49586	\$7.79199	\$8.34253	\$8.85650	\$9.44749
64	\$6.84642	\$7.11431	\$7.39586	\$7.91938	\$8.40826	\$8.97052
65	\$6.49740	\$6.75217	\$7.01987	\$7.51768	\$7.98271	\$8.51764
66	\$6.16619	\$6.40848	\$6.66298	\$7.13636	\$7.57869	\$8.08762
67	\$5.85184	\$6.08227	\$6.32424	\$6.77439	\$7.19512	\$7.67932
68	\$4.84827	\$5.04020	\$5.24175	\$5.61562	\$5.96755	\$6.37323
69	\$4.01680	\$4.17665	\$4.34455	\$4.65506	\$4.94941	\$5.28928
70	\$3.32792	\$3.46108	\$3.60091	\$3.85880	\$4.10498	\$4.38969
71	\$2.75720	\$2.86808	\$2.98455	\$3.19875	\$3.40461	\$3.64309
72	\$2.28434	\$2.37670	\$2.47370	\$2.65160	\$2.82375	\$3.02348
73	\$1.99653	\$2.07798	\$2.16358	\$2.32090	\$2.47313	\$2.64992
74	\$1.63594	\$1.70328	\$1.77408	\$1.90449	\$2.03067	\$2.17739

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$18.00080	\$19.50459	\$19.95797	\$20.28287	\$20.62634	\$20.93306	\$21.23887
31	\$18.08721	\$19.59822	\$20.05500	\$20.38148	\$20.72661	\$21.03483	\$21.34212
32	\$18.17262	\$19.69073	\$20.15092	\$20.47896	\$20.82575	\$21.13543	\$21.44419
33	\$18.25697	\$19.78208	\$20.24571	\$20.57528	\$20.92369	\$21.23482	\$21.54502
34	\$18.34023	\$19.87221	\$20.33930	\$20.67039	\$21.02038	\$21.33294	\$21.64456
35	\$18.42231	\$19.96105	\$20.43163	\$20.76420	\$21.11578	\$21.42973	\$21.74274
36	\$18.33458	\$19.86821	\$20.33747	\$20.66835	\$21.01759	\$21.32967	\$21.64082
37	\$18.24727	\$19.77578	\$20.24373	\$20.57292	\$20.91984	\$21.23007	\$21.53938
38	\$18.16037	\$19.68379	\$20.15042	\$20.47794	\$20.82256	\$21.13095	\$21.43842
39	\$18.07390	\$19.59223	\$20.05754	\$20.38340	\$20.72573	\$21.03228	\$21.33793
40	\$17.98782	\$19.50108	\$19.96510	\$20.28930	\$20.62935	\$20.93408	\$21.23790
41	\$17.90216	\$19.41037	\$19.87308	\$20.19562	\$20.53341	\$20.83633	\$21.13835
42	\$17.81690	\$19.32008	\$19.78148	\$20.10239	\$20.43792	\$20.73904	\$21.03926
43	\$17.73206	\$19.23021	\$19.69031	\$20.00958	\$20.34287	\$20.64221	\$20.94064
44	\$17.64761	\$19.14075	\$19.59955	\$19.91720	\$20.24827	\$20.54581	\$20.84248
45	\$17.56357	\$19.05172	\$19.50922	\$19.82525	\$20.15411	\$20.44989	\$20.74478
46	\$17.29167	\$18.75899	\$19.21531	\$19.52643	\$19.84980	\$20.14086	\$20.43106
47	\$17.02397	\$18.47077	\$18.92583	\$19.23211	\$19.55009	\$19.83652	\$20.12210
48	\$16.76041	\$18.18696	\$18.64069	\$18.94223	\$19.25491	\$19.53677	\$19.81780
49	\$16.50094	\$17.90753	\$18.35987	\$18.65673	\$18.96418	\$19.24155	\$19.51810
50	\$16.24549	\$17.63238	\$18.08327	\$18.37552	\$18.67783	\$18.95079	\$19.22293
51	\$15.99398	\$17.36147	\$17.81084	\$18.09855	\$18.39581	\$18.66443	\$18.93224
52	\$15.74637	\$17.09471	\$17.54250	\$17.82576	\$18.11806	\$18.38239	\$18.64593
53	\$15.50260	\$16.83206	\$17.27822	\$17.55708	\$17.84449	\$18.10461	\$18.36396
54	\$15.26260	\$16.57343	\$17.01792	\$17.29245	\$17.57507	\$17.83103	\$18.08624
55	\$15.02631	\$16.31879	\$16.76154	\$17.03180	\$17.30970	\$17.56158	\$17.81273
56	\$14.34742	\$15.58380	\$16.00948	\$16.26760	\$16.53303	\$16.77373	\$17.01370
57	\$13.69921	\$14.88191	\$15.29117	\$15.53768	\$15.79122	\$16.02121	\$16.25052
58	\$13.08029	\$14.21163	\$14.60509	\$14.84051	\$15.08268	\$15.30246	\$15.52157
59	\$12.48933	\$13.57154	\$13.94978	\$14.17462	\$14.40595	\$14.61595	\$14.82533
60	\$11.92506	\$12.96028	\$13.32389	\$13.53862	\$13.75956	\$13.96024	\$14.16030
61	\$11.38629	\$12.37655	\$12.72607	\$12.93116	\$13.14219	\$13.33394	\$13.52511
62	\$10.87186	\$11.81912	\$12.15508	\$12.35094	\$12.55251	\$12.73574	\$12.91842
63	\$10.32568	\$11.22832	\$11.54790	\$11.73403	\$11.92534	\$12.09942	\$12.27300
64	\$9.80693	\$10.66705	\$10.97105	\$11.14796	\$11.32949	\$11.49491	\$11.65982
65	\$9.31425	\$10.13383	\$10.42301	\$10.59114	\$10.76343	\$10.92059	\$11.07728
66	\$8.84632	\$9.62726	\$9.90235	\$10.06214	\$10.22564	\$10.37496	\$10.52384
67	\$8.40189	\$9.14603	\$9.40770	\$9.55956	\$9.71472	\$9.85660	\$9.99805
68	\$6.97424	\$7.59566	\$7.78898	\$7.91439	\$8.04092	\$8.15663	\$8.27200
69	\$5.78917	\$6.30810	\$6.44879	\$6.55236	\$6.65551	\$6.74986	\$6.84393
70	\$4.80548	\$5.23880	\$5.33919	\$5.42472	\$5.50880	\$5.58572	\$5.66240
71	\$3.98893	\$4.35076	\$4.42051	\$4.49115	\$4.55966	\$4.62235	\$4.68484
72	\$3.31113	\$3.61325	\$3.65991	\$3.71824	\$3.77405	\$3.82513	\$3.87606
73	\$2.90512	\$3.17362	\$3.21848	\$3.27013	\$3.31969	\$3.36521	\$3.41060
74	\$2.38959	\$2.61331	\$2.65341	\$2.69630	\$2.73754	\$2.77557	\$2.81349

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

Issue Age	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
30 and under	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
31	\$7.35578	\$7.76086	\$8.35114	\$8.93917	\$9.68179	\$10.35138
32	\$7.42298	\$7.83151	\$8.42685	\$9.01995	\$9.76890	\$10.44420
33	\$7.49051	\$7.90251	\$8.50289	\$9.10107	\$9.85638	\$10.53737
34	\$7.55838	\$7.97384	\$8.57927	\$9.18255	\$9.94421	\$10.63090
35	\$7.62657	\$8.04551	\$8.65600	\$9.26436	\$10.03237	\$10.72475
36	\$7.69509	\$8.11749	\$8.73304	\$9.34650	\$10.12085	\$10.81893
37	\$7.76458	\$8.19006	\$8.80631	\$9.42864	\$10.20933	\$10.91301
38	\$7.83407	\$8.26255	\$8.87856	\$9.51078	\$10.29780	\$11.00709
39	\$7.90356	\$8.33504	\$8.94905	\$9.59292	\$10.38628	\$11.10117
40	\$7.97305	\$8.40453	\$9.01304	\$9.67506	\$10.47476	\$11.19525
41	\$8.04254	\$8.47402	\$9.08253	\$9.75719	\$10.56324	\$11.28933
42	\$8.11203	\$8.54351	\$9.15102	\$9.83933	\$10.65172	\$11.38341
43	\$8.18152	\$8.61299	\$9.21951	\$9.92147	\$10.74020	\$11.47749
44	\$8.25101	\$8.68248	\$9.28800	\$10.00361	\$10.82868	\$11.57157
45	\$8.32050	\$8.75197	\$9.35649	\$10.08575	\$10.91676	\$11.66565
46	\$8.39000	\$8.82146	\$9.42598	\$10.16783	\$11.00484	\$11.75973
47	\$8.45949	\$8.89094	\$9.49497	\$10.24991	\$11.09292	\$11.85381
48	\$8.52898	\$8.96043	\$9.56396	\$10.33199	\$11.18100	\$11.94789
49	\$8.59847	\$9.03091	\$9.63290	\$10.41407	\$11.26908	\$12.04197
50	\$8.66796	\$9.09840	\$9.70099	\$10.49615	\$11.35716	\$12.13605
51	\$8.73745	\$9.16589	\$9.76308	\$10.57823	\$11.44524	\$12.23013
52	\$8.80694	\$9.23338	\$9.82557	\$10.66031	\$11.53332	\$12.32421
53	\$8.87643	\$9.30087	\$9.88766	\$10.74239	\$11.62140	\$12.41829
54	\$8.94592	\$9.36836	\$9.94925	\$10.82447	\$11.70948	\$12.51237
55	\$9.01541	\$9.43585	\$10.01074	\$10.90655	\$11.79756	\$12.60645
56	\$9.08490	\$9.50334	\$10.07223	\$10.98863	\$11.88564	\$12.70053
57	\$9.15439	\$9.57083	\$10.13372	\$11.07071	\$11.97372	\$12.79461
58	\$9.22388	\$9.63832	\$10.19521	\$11.15279	\$12.06180	\$12.88869
59	\$9.29337	\$9.70581	\$10.25670	\$11.23487	\$12.14988	\$12.98277
60	\$9.36286	\$9.77330	\$10.31819	\$11.31695	\$12.23796	\$13.07685
61	\$9.43235	\$9.84079	\$10.37968	\$11.39903	\$12.32604	\$13.17093
62	\$9.50184	\$9.90828	\$10.44117	\$11.48111	\$12.41412	\$13.26501
63	\$9.57133	\$9.97577	\$10.50266	\$11.56319	\$12.50220	\$13.35909
64	\$9.64082	\$10.04326	\$10.56415	\$11.64527	\$12.59028	\$13.45317
65	\$9.71031	\$10.11075	\$10.62564	\$11.72735	\$12.67836	\$13.54725
66	\$9.77980	\$10.17824	\$10.68713	\$11.80943	\$12.76644	\$13.64133
67	\$9.84929	\$10.24573	\$10.74862	\$11.89151	\$12.85452	\$13.73541
68	\$9.91878	\$10.31322	\$10.81011	\$11.97359	\$12.94260	\$13.82949
69	\$9.98827	\$10.38071	\$10.87160	\$12.05567	\$13.03068	\$13.92357
70	\$10.05776	\$10.44820	\$10.93309	\$12.13775	\$13.11876	\$14.01765
71	\$10.12725	\$10.51569	\$10.99458	\$12.21983	\$13.20684	\$14.11173
72	\$10.19674	\$10.58318	\$11.05607	\$12.30191	\$13.29492	\$14.20581
73	\$10.26623	\$10.65067	\$11.11756	\$12.38399	\$13.38300	\$14.29989
74	\$10.33572	\$10.71816	\$11.17905	\$12.46607	\$13.47108	\$14.39397
75	\$10.40521	\$10.78565	\$11.24054	\$12.54815	\$13.55916	\$14.48805
76	\$10.47470	\$10.85314	\$11.30203	\$12.63023	\$13.64724	\$14.58213
77	\$10.54419	\$10.92063	\$11.36352	\$12.71231	\$13.73532	\$14.67621
78	\$10.61368	\$10.98812	\$11.42501	\$12.79439	\$13.82340	\$14.77029
79	\$10.68317	\$11.05561	\$11.48650	\$12.87647	\$13.91148	\$14.86437
80	\$10.75266	\$11.12310	\$11.54799	\$12.95855	\$14.00000	\$14.95845
81	\$10.82215	\$11.19059	\$11.60948	\$13.04063	\$14.08808	\$15.05253
82	\$10.89164	\$11.25808	\$11.67097	\$13.12271	\$14.17616	\$15.14661
83	\$10.96113	\$11.32557	\$11.73246	\$13.20479	\$14.26424	\$15.24069
84	\$11.03062	\$11.39306	\$11.79395	\$13.28687	\$14.35232	\$15.33477

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$10.75492	\$11.16127	\$11.58798	\$12.37714	\$13.11158	\$13.95459
31	\$10.85122	\$11.26102	\$11.69138	\$12.48724	\$13.22790	\$14.07802
32	\$10.94789	\$11.36116	\$11.79512	\$12.59772	\$13.34458	\$14.20183
33	\$11.04491	\$11.46164	\$11.89924	\$12.70856	\$13.46164	\$14.32599
34	\$11.14227	\$11.56246	\$12.00366	\$12.81973	\$13.57901	\$14.45048
35	\$11.23995	\$11.66360	\$12.10843	\$12.93122	\$13.69669	\$14.57527
36	\$11.47173	\$11.90538	\$12.36090	\$13.20432	\$13.98842	\$14.88807
37	\$11.70828	\$12.15218	\$12.61861	\$13.48317	\$14.28637	\$15.20757
38	\$11.94970	\$12.40409	\$12.88171	\$13.76794	\$14.59067	\$15.53395
39	\$12.19612	\$12.66123	\$13.15029	\$14.05870	\$14.90144	\$15.86731
40	\$12.44760	\$12.92369	\$13.42447	\$14.35561	\$15.21884	\$16.20784
41	\$12.70428	\$13.19160	\$13.70437	\$14.65878	\$15.54300	\$16.55568
42	\$12.96625	\$13.46505	\$13.99009	\$14.96837	\$15.87406	\$16.91098
43	\$13.23361	\$13.74418	\$14.28178	\$15.28449	\$16.21218	\$17.27390
44	\$13.50650	\$14.02910	\$14.57956	\$15.60729	\$16.55749	\$17.64462
45	\$13.78500	\$14.31992	\$14.88354	\$15.93690	\$16.91016	\$18.02328
46	\$14.11176	\$14.66091	\$15.23920	\$16.32126	\$17.32048	\$18.46300
47	\$14.44628	\$15.01004	\$15.60337	\$16.71488	\$17.74076	\$18.91346
48	\$14.78872	\$15.36747	\$15.97623	\$17.11801	\$18.17124	\$19.37489
49	\$15.13927	\$15.73340	\$16.35800	\$17.53084	\$18.61217	\$19.84759
50	\$15.49814	\$16.10807	\$16.74891	\$17.95365	\$19.06378	\$20.33182
51	\$15.86552	\$16.49165	\$17.14914	\$18.38664	\$19.52637	\$20.82787
52	\$16.24159	\$16.88436	\$17.55895	\$18.83009	\$20.00017	\$21.33601
53	\$16.62659	\$17.28642	\$17.97855	\$19.28422	\$20.48547	\$21.85655
54	\$17.02071	\$17.69806	\$18.40818	\$19.74930	\$20.98255	\$22.38980
55	\$17.42418	\$18.11950	\$18.84807	\$20.22561	\$21.49168	\$22.93605
56	\$17.68431	\$18.39097	\$19.13152	\$20.53319	\$21.81976	\$23.28813
57	\$17.94834	\$18.66651	\$19.41925	\$20.84545	\$22.15285	\$23.64560
58	\$18.21630	\$18.94618	\$19.71130	\$21.16245	\$22.49103	\$24.00857
59	\$18.48826	\$19.23003	\$20.00774	\$21.48429	\$22.83436	\$24.37711
60	\$18.76429	\$19.51815	\$20.30864	\$21.81101	\$23.18293	\$24.75130
61	\$19.04444	\$19.81057	\$20.61407	\$22.14271	\$23.53684	\$25.13124
62	\$19.32877	\$20.10738	\$20.92408	\$22.47944	\$23.89614	\$25.51701
63	\$19.57743	\$20.36814	\$21.19750	\$22.77971	\$24.21904	\$25.86621
64	\$19.82928	\$20.63226	\$21.47448	\$23.08398	\$24.54631	\$26.22017
65	\$20.08437	\$20.89983	\$21.75509	\$23.39232	\$24.87800	\$26.57898
66	\$20.34275	\$21.17086	\$22.03935	\$23.70478	\$25.21417	\$26.94271
67	\$20.60444	\$21.44540	\$22.32734	\$24.02142	\$25.55488	\$27.31141
68	\$20.96073	\$21.82013	\$22.72121	\$24.45706	\$26.02725	\$27.82557
69	\$21.32320	\$22.20141	\$23.12204	\$24.90059	\$26.50835	\$28.34943
70	\$21.69192	\$22.58935	\$23.52992	\$25.35217	\$26.99835	\$28.88314
71	\$22.06701	\$22.98408	\$23.94501	\$25.81194	\$27.49740	\$29.42690
72	\$22.44860	\$23.38570	\$24.36742	\$26.28005	\$28.00567	\$29.98090
73	\$23.14838	\$24.12516	\$25.14950	\$27.14833	\$28.94834	\$31.01348
74	\$23.86999	\$24.88799	\$25.95668	\$28.04528	\$29.92272	\$32.08162
75	\$24.61407	\$25.67495	\$26.78976	\$28.97187	\$30.92992	\$33.18655
76	\$25.38137	\$26.48680	\$27.64959	\$29.92907	\$31.97101	\$34.32953
77	\$26.17257	\$27.32431	\$28.53700	\$30.91791	\$33.04714	\$35.51188
78	\$26.59166	\$27.77126	\$29.01223	\$31.45383	\$33.64436	\$36.17295
79	\$27.01746	\$28.22550	\$29.49538	\$31.99903	\$34.25239	\$36.84632
80	\$27.45010	\$28.68719	\$29.98658	\$32.55368	\$34.87140	\$37.53224
81	\$27.88965	\$29.15641	\$30.48594	\$33.11796	\$35.50161	\$38.23093
82	\$28.33623	\$29.63332	\$30.99363	\$33.69200	\$36.14319	\$38.94261
83	\$28.88535	\$30.21586	\$31.60473	\$34.37916	\$36.89666	\$39.77497
84	\$29.44511	\$30.80986	\$32.22789	\$35.08035	\$37.66585	\$40.62512

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 1 (with Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$15.20436	\$16.48763	\$16.86444	\$17.14520	\$17.44028	\$17.70394	\$17.96682
31	\$15.33840	\$16.63257	\$17.01380	\$17.29697	\$17.59458	\$17.86051	\$18.12566
32	\$15.47280	\$16.77785	\$17.16355	\$17.44915	\$17.74932	\$18.01752	\$18.28492
33	\$15.60756	\$16.92348	\$17.31371	\$17.60173	\$17.90445	\$18.17492	\$18.44457
34	\$15.74263	\$17.06942	\$17.46424	\$17.75469	\$18.05994	\$18.33268	\$18.60459
35	\$15.87798	\$17.21564	\$17.61510	\$17.90798	\$18.21577	\$18.49077	\$18.76495
36	\$16.22254	\$17.59224	\$18.00212	\$18.30169	\$18.61602	\$18.89697	\$19.17705
37	\$16.57458	\$17.97708	\$18.39763	\$18.70407	\$19.02507	\$19.31208	\$19.59822
38	\$16.93425	\$18.37033	\$18.80184	\$19.11528	\$19.44310	\$19.73630	\$20.02862
39	\$17.30174	\$18.77219	\$19.21493	\$19.53554	\$19.87033	\$20.16986	\$20.46849
40	\$17.67719	\$19.18284	\$19.63709	\$19.96504	\$20.30693	\$20.61293	\$20.91801
41	\$18.06081	\$19.60247	\$20.06852	\$20.40398	\$20.75313	\$21.06573	\$21.37740
42	\$18.45273	\$20.03129	\$20.50945	\$20.85257	\$21.20914	\$21.52849	\$21.84689
43	\$18.85317	\$20.46948	\$20.96005	\$21.31103	\$21.67515	\$22.00140	\$22.32669
44	\$19.26229	\$20.91725	\$21.42055	\$21.77956	\$22.15142	\$22.48471	\$22.81702
45	\$19.68029	\$21.37483	\$21.89118	\$22.25840	\$22.63814	\$22.97864	\$23.31811
46	\$20.16511	\$21.90503	\$22.44528	\$22.82246	\$23.21192	\$23.56126	\$23.90957
47	\$20.66186	\$22.44838	\$23.01342	\$23.40081	\$23.80026	\$24.15867	\$24.51602
48	\$21.17086	\$23.00522	\$23.59592	\$23.99381	\$24.40349	\$24.77122	\$25.13785
49	\$21.69239	\$23.57586	\$24.19317	\$24.60185	\$25.02202	\$25.39931	\$25.77547
50	\$22.22677	\$24.16067	\$24.80555	\$25.22530	\$25.65622	\$26.04331	\$26.42925
51	\$22.77432	\$24.75997	\$25.43342	\$25.86453	\$26.30650	\$26.70365	\$27.09962
52	\$23.33536	\$25.37414	\$26.07718	\$26.51998	\$26.97325	\$27.38073	\$27.78699
53	\$23.91021	\$26.00354	\$26.73724	\$27.19202	\$27.65691	\$28.07498	\$28.49180
54	\$24.49922	\$26.64856	\$27.41401	\$27.88111	\$28.35790	\$28.78683	\$29.21448
55	\$25.10275	\$27.30958	\$28.10791	\$28.58765	\$29.07665	\$29.51673	\$29.95549
56	\$25.49224	\$27.73931	\$28.57029	\$29.05917	\$29.55749	\$30.00607	\$30.45330
57	\$25.88778	\$28.17579	\$29.04027	\$29.53846	\$30.04628	\$30.50350	\$30.95936
58	\$26.28946	\$28.61914	\$29.51798	\$30.02566	\$30.54314	\$31.00920	\$31.47386
59	\$26.69737	\$29.06947	\$30.00355	\$30.52089	\$31.04822	\$31.52327	\$31.99689
60	\$27.11159	\$29.52688	\$30.49710	\$31.02430	\$31.56166	\$32.04586	\$32.52862
61	\$27.53225	\$29.99149	\$30.99878	\$31.53600	\$32.08359	\$32.57712	\$33.06918
62	\$27.95945	\$30.46341	\$31.50871	\$32.05615	\$32.61415	\$33.11719	\$33.61873
63	\$28.35420	\$30.90614	\$31.99629	\$32.55465	\$33.12368	\$33.63642	\$34.14763
64	\$28.75452	\$31.35530	\$32.49143	\$33.06090	\$33.64115	\$34.16378	\$34.68484
65	\$29.16049	\$31.81099	\$32.99423	\$33.57502	\$34.16673	\$34.69942	\$35.23052
66	\$29.57218	\$32.27330	\$33.50480	\$34.09713	\$34.70051	\$35.24345	\$35.78478
67	\$29.98971	\$32.74234	\$34.02327	\$34.62737	\$35.24262	\$35.79602	\$36.34775
68	\$30.56907	\$33.39195	\$34.73605	\$35.35619	\$35.98767	\$36.55601	\$37.12266
69	\$31.15963	\$34.05444	\$35.46377	\$36.10035	\$36.74847	\$37.33215	\$37.91409
70	\$31.76160	\$34.73007	\$36.20673	\$36.86017	\$37.52533	\$38.12476	\$38.72240
71	\$32.37520	\$35.41911	\$36.96526	\$37.63599	\$38.31865	\$38.93421	\$39.54794
72	\$33.00065	\$36.12183	\$37.73969	\$38.42813	\$39.12871	\$39.76084	\$40.39107
73	\$34.17640	\$37.44331	\$39.19488	\$39.91679	\$40.64980	\$41.31257	\$41.97334
74	\$35.39405	\$38.81312	\$40.70619	\$41.46310	\$42.23003	\$42.92485	\$43.61760
75	\$36.65509	\$40.23305	\$42.27576	\$43.06933	\$43.87168	\$44.60007	\$45.32628
76	\$37.96105	\$41.70492	\$43.90586	\$44.73778	\$45.57716	\$46.34066	\$47.10188
77	\$39.31353	\$43.23065	\$45.59881	\$46.47085	\$47.34892	\$48.14917	\$48.94704
78	\$40.08784	\$44.13419	\$46.63081	\$47.53180	\$48.44208	\$49.27128	\$50.09800
79	\$40.87738	\$45.05660	\$47.68616	\$48.61696	\$49.56047	\$50.41953	\$51.27602
80	\$41.68249	\$45.99830	\$48.76539	\$49.72690	\$50.70468	\$51.59454	\$52.48174
81	\$42.50345	\$46.95967	\$49.86905	\$50.86218	\$51.87531	\$52.79695	\$53.71582
82	\$43.34058	\$47.94114	\$50.99769	\$52.02337	\$53.07296	\$54.02736	\$54.97891
83	\$44.30459	\$49.04031	\$52.25164	\$53.30751	\$54.38270	\$55.38448	\$56.38328
84	\$45.29006	\$50.16467	\$53.53644	\$54.62333	\$55.72476	\$56.77570	\$57.82350

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs ≤ X < <u>2.21 yrs</u>	2.21 yrs ≤ X < <u>2.49 yrs</u>	2.49 yrs ≤ X < <u>2.77 yrs</u>	2.77 yrs ≤ X < <u>3.12 yrs</u>	3.12 yrs ≤ X < <u>3.46 yrs</u>	3.46 yrs ≤ X < <u>3.69 yrs</u>
30 and under	\$3.45649	\$3.52726	\$3.64038	\$3.75018	\$3.89427	\$4.01503
31	\$3.51602	\$3.58872	\$3.70496	\$3.81773	\$3.96578	\$4.08987
32	\$3.57655	\$3.65127	\$3.77068	\$3.88648	\$4.03860	\$4.16609
33	\$3.63814	\$3.71489	\$3.83757	\$3.95650	\$4.11276	\$4.24374
34	\$3.70079	\$3.77964	\$3.90565	\$4.02777	\$4.18829	\$4.32283
35	\$3.76452	\$3.84551	\$3.97493	\$4.10032	\$4.26521	\$4.40342
36	\$3.88888	\$3.97496	\$4.11262	\$4.24595	\$4.42119	\$4.56811
37	\$4.01736	\$4.10877	\$4.25507	\$4.39675	\$4.58288	\$4.73896
38	\$4.15007	\$4.24710	\$4.40246	\$4.55291	\$4.75049	\$4.91620
39	\$4.28718	\$4.39008	\$4.55495	\$4.71460	\$4.92424	\$5.10007
40	\$4.42879	\$4.53786	\$4.71272	\$4.88204	\$5.10433	\$5.29083
41	\$4.57509	\$4.69063	\$4.87595	\$5.05543	\$5.29102	\$5.48871
42	\$4.72624	\$4.84853	\$5.04485	\$5.23499	\$5.48452	\$5.69399
43	\$4.88238	\$5.01176	\$5.21960	\$5.42091	\$5.68510	\$5.90696
44	\$5.04366	\$5.18047	\$5.40038	\$5.61343	\$5.89301	\$6.12788
45	\$5.21028	\$5.35486	\$5.58744	\$5.81281	\$6.10854	\$6.35707
46	\$5.43934	\$5.59401	\$5.84282	\$6.08397	\$6.40019	\$6.66593
47	\$5.67847	\$5.84383	\$6.10987	\$6.36779	\$6.70578	\$6.98977
48	\$5.92812	\$6.10480	\$6.38911	\$6.66485	\$7.02594	\$7.32937
49	\$6.18875	\$6.37743	\$6.68112	\$6.97577	\$7.36139	\$7.68545
50	\$6.46084	\$6.66223	\$6.98648	\$7.30119	\$7.71286	\$8.05885
51	\$6.74487	\$6.95976	\$7.30578	\$7.64179	\$8.08111	\$8.45038
52	\$7.04140	\$7.27058	\$7.63971	\$7.99827	\$8.46695	\$8.86093
53	\$7.35098	\$7.59527	\$7.98887	\$8.37139	\$8.87120	\$9.29144
54	\$7.67415	\$7.93445	\$8.35400	\$8.76192	\$9.29476	\$9.74286
55	\$8.01153	\$8.28880	\$8.73581	\$9.17067	\$9.73853	\$10.21619
56	\$8.44401	\$8.73941	\$9.21553	\$9.67899	\$10.28380	\$10.79255
57	\$8.89982	\$9.21454	\$9.72160	\$10.21549	\$10.85962	\$11.40143
58	\$9.38023	\$9.71550	\$10.25543	\$10.78172	\$11.46768	\$12.04465
59	\$9.88657	\$10.24368	\$10.81861	\$11.37934	\$12.10976	\$12.72415
60	\$10.42025	\$10.80057	\$11.41270	\$12.01008	\$12.78782	\$13.44199
61	\$10.98274	\$11.38774	\$12.03942	\$12.67579	\$13.50382	\$14.20034
62	\$11.57559	\$12.00685	\$12.70055	\$13.37841	\$14.25992	\$15.00147
63	\$12.20467	\$12.66560	\$13.40680	\$14.13159	\$15.07339	\$15.86571
64	\$12.86795	\$13.36052	\$14.15234	\$14.92717	\$15.93323	\$16.77973
65	\$13.56726	\$14.09356	\$14.93935	\$15.76755	\$16.84215	\$17.74642
66	\$14.30459	\$14.86682	\$15.77010	\$16.65524	\$17.80291	\$18.76877
67	\$15.08198	\$15.68249	\$16.64706	\$17.59290	\$18.81846	\$19.85006
68	\$16.44320	\$17.09292	\$18.13639	\$19.16043	\$20.48642	\$21.60305
69	\$17.92727	\$18.63020	\$19.75896	\$20.86762	\$22.30220	\$23.51084
70	\$19.54529	\$20.30574	\$21.52671	\$22.72693	\$24.27894	\$25.58712
71	\$21.33914	\$22.16291	\$23.48539	\$24.78651	\$26.46781	\$27.88569
72	\$23.29763	\$24.18995	\$25.62230	\$27.03273	\$28.85403	\$30.39075
73	\$25.25291	\$26.23497	\$27.81241	\$29.36663	\$31.37231	\$33.06650
74	\$27.37230	\$28.45289	\$30.18972	\$31.90202	\$34.11036	\$35.97783
75	\$29.66955	\$30.85831	\$32.77025	\$34.65631	\$37.08739	\$39.14548
76	\$32.15961	\$33.46707	\$35.57135	\$37.64838	\$40.32424	\$42.59203
77	\$34.85865	\$36.29638	\$38.61187	\$40.89880	\$43.84357	\$46.34203
78	\$37.58156	\$39.13508	\$41.63403	\$44.10238	\$47.28062	\$49.97982
79	\$40.51714	\$42.19579	\$44.89273	\$47.55690	\$50.98708	\$53.90315
80	\$43.68204	\$45.49589	\$48.40649	\$51.28201	\$54.98411	\$58.13448
81	\$47.09416	\$49.05407	\$52.19529	\$55.29890	\$59.29447	\$62.69796
82	\$50.77280	\$52.89055	\$56.28061	\$59.63044	\$63.94274	\$67.61965
83	\$54.46949	\$56.73755	\$60.35820	\$63.93212	\$68.53511	\$72.46161
84	\$58.43532	\$60.86438	\$64.73121	\$68.54412	\$73.45728	\$77.65030
85	\$62.68993	\$65.29138	\$69.42105	\$73.48882	\$78.73298	\$83.21051
86	\$67.25428	\$70.04036	\$74.45066	\$78.79024	\$84.38756	\$89.16888
87	\$72.15096	\$75.13478	\$79.84469	\$84.47408	\$90.44825	\$95.55390
88	\$75.91653	\$79.02484	\$83.89870	\$88.67678	\$94.84880	\$100.11006
89	\$79.87861	\$83.11629	\$88.15857	\$93.08857	\$99.46344	\$104.88344
90	\$84.04750	\$87.41957	\$92.63470	\$97.71985	\$104.30261	\$109.88444
91	\$88.43395	\$91.94566	\$97.33812	\$102.58154	\$109.37722	\$115.12390
92	\$93.04932	\$96.70608	\$102.28035	\$107.68511	\$114.69872	\$120.61317
93	\$96.61038	\$100.35183	\$106.00271	\$111.46352	\$118.55484	\$124.50801
94	\$100.30774	\$104.13502	\$109.86054	\$115.37450	\$122.54060	\$128.52861
95	\$104.14657	\$108.06081	\$113.85878	\$119.42271	\$126.66036	\$132.67906
96	\$108.13234	\$112.13462	\$118.00252	\$123.61297	\$130.91863	\$136.96353
97	\$112.27064	\$116.36202	\$122.29707	\$127.95024	\$135.32005	\$141.38634
98	\$115.70797	\$119.87142	\$125.85776	\$131.54181	\$138.95958	\$145.03885
99	\$118.54204	\$122.76361	\$128.78923	\$134.49573	\$141.94951	\$148.03635
100	\$120.86483	\$125.13320	\$131.18903	\$136.91192	\$144.39292	\$150.48391

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$4.09212	\$4.17309	\$4.25677	\$4.40205	\$4.54965	\$4.71091
31	\$4.16903	\$4.25223	\$4.33820	\$4.48744	\$4.63908	\$4.80480
32	\$4.24736	\$4.33285	\$4.42119	\$4.57448	\$4.73028	\$4.90055
33	\$4.32720	\$4.41500	\$4.50576	\$4.66321	\$4.82327	\$4.99819
34	\$4.40850	\$4.49871	\$4.59194	\$4.75365	\$4.91808	\$5.09780
35	\$4.49134	\$4.58402	\$4.67978	\$4.84585	\$5.01476	\$5.19939
36	\$4.66155	\$4.76003	\$4.86179	\$5.03827	\$5.21772	\$5.41378
37	\$4.83822	\$4.94281	\$5.05087	\$5.23832	\$5.42888	\$5.63704
38	\$5.02157	\$5.13260	\$5.24732	\$5.44632	\$5.64859	\$5.86947
39	\$5.21188	\$5.32967	\$5.45139	\$5.66256	\$5.87719	\$6.11150
40	\$5.40939	\$5.53433	\$5.66342	\$5.88742	\$6.11503	\$6.36352
41	\$5.61440	\$5.74683	\$5.88368	\$6.12118	\$6.36251	\$6.62592
42	\$5.82717	\$5.96749	\$6.11251	\$6.36424	\$6.62000	\$6.89915
43	\$6.04800	\$6.19664	\$6.35023	\$6.61694	\$6.88792	\$7.18365
44	\$6.27720	\$6.43457	\$6.59720	\$6.87969	\$7.16668	\$7.47986
45	\$6.51511	\$6.68164	\$6.85378	\$7.15286	\$7.45672	\$7.78830
46	\$6.83496	\$7.01299	\$7.19699	\$7.51676	\$7.84150	\$8.19582
47	\$7.17052	\$7.36077	\$7.55741	\$7.89917	\$8.24612	\$8.62468
48	\$7.52257	\$7.72579	\$7.93584	\$8.30104	\$8.67165	\$9.07596
49	\$7.89189	\$8.10891	\$8.33324	\$8.72334	\$9.11911	\$9.55086
50	\$8.27935	\$8.51104	\$8.75055	\$9.16715	\$9.58968	\$10.05061
51	\$8.68583	\$8.93310	\$9.18873	\$9.63352	\$10.08451	\$10.57650
52	\$9.11227	\$9.37611	\$9.64887	\$10.12362	\$10.60490	\$11.12992
53	\$9.55963	\$9.84106	\$10.13207	\$10.63865	\$11.15213	\$11.71229
54	\$10.02896	\$10.32908	\$10.63944	\$11.17990	\$11.72760	\$12.32515
55	\$10.52134	\$10.84131	\$11.17223	\$11.74867	\$12.33277	\$12.97005
56	\$11.11784	\$11.45863	\$11.81112	\$12.42545	\$13.04769	\$13.72684
57	\$11.74815	\$12.11109	\$12.48656	\$13.14123	\$13.80407	\$14.52777
58	\$12.41419	\$12.80072	\$13.20060	\$13.89823	\$14.60431	\$15.37544
59	\$13.11800	\$13.52961	\$13.95551	\$14.69884	\$15.45092	\$16.27255
60	\$13.86171	\$14.30001	\$14.75356	\$15.54556	\$16.34661	\$17.22204
61	\$14.64759	\$15.11428	\$15.59726	\$16.44107	\$17.29422	\$18.22690
62	\$15.47800	\$15.97490	\$16.48920	\$17.38816	\$18.29678	\$19.29040
63	\$16.37543	\$16.90641	\$17.45601	\$18.41754	\$19.38902	\$20.45171
64	\$17.32487	\$17.89223	\$18.47950	\$19.50784	\$20.54647	\$21.68294
65	\$18.32936	\$18.93553	\$19.56300	\$20.66268	\$21.77303	\$22.98830
66	\$19.39208	\$20.03968	\$20.71002	\$21.88589	\$23.07279	\$24.37223
67	\$20.51644	\$21.20819	\$21.92429	\$23.18152	\$24.45016	\$25.83948
68	\$22.32524	\$23.07424	\$23.84977	\$25.21289	\$26.58811	\$28.09501
69	\$24.29351	\$25.10445	\$25.94431	\$27.42228	\$28.91302	\$30.54742
70	\$26.43531	\$27.31330	\$28.22282	\$29.82528	\$31.44123	\$33.21390
71	\$28.80618	\$29.75806	\$30.74435	\$32.48419	\$34.23830	\$36.16362
72	\$31.38965	\$32.42164	\$33.49117	\$35.38015	\$37.28422	\$39.37532
73	\$34.16929	\$35.30757	\$36.48761	\$38.57562	\$40.68016	\$42.99356
74	\$37.19509	\$38.45037	\$39.75215	\$42.05967	\$44.38540	\$46.94430
75	\$40.48883	\$41.87295	\$43.30877	\$45.85841	\$48.42815	\$51.25806
76	\$44.07424	\$45.60016	\$47.18358	\$50.00023	\$52.83911	\$55.96822
77	\$47.97714	\$49.65914	\$51.40507	\$54.51613	\$57.65183	\$61.11120
78	\$51.74773	\$53.56577	\$55.45397	\$58.82490	\$62.22387	\$65.97950
79	\$55.81466	\$57.77972	\$59.82177	\$63.47421	\$67.15849	\$71.23562
80	\$60.20122	\$62.32518	\$64.53360	\$68.49099	\$72.48445	\$76.91043
81	\$64.93250	\$67.22823	\$69.61657	\$73.90428	\$78.23278	\$83.03735
82	\$70.03564	\$72.51697	\$75.09988	\$79.74541	\$84.43699	\$89.65234
83	\$75.04154	\$77.69137	\$80.45178	\$85.42441	\$90.44928	\$96.04703
84	\$80.40522	\$83.23501	\$86.18509	\$91.50785	\$96.88970	\$102.89784
85	\$86.15228	\$89.17419	\$92.32700	\$98.02450	\$103.78870	\$110.23731
86	\$92.31011	\$95.53717	\$98.90656	\$105.00525	\$111.17892	\$118.10027
87	\$98.90811	\$102.35418	\$105.95505	\$112.48311	\$119.09539	\$126.52409
88	\$103.56048	\$107.10791	\$110.81774	\$117.54524	\$124.36413	\$132.04767
89	\$108.43170	\$112.08241	\$115.90363	\$122.83516	\$129.86595	\$137.81239
90	\$113.53205	\$117.28797	\$121.22292	\$128.36315	\$135.61116	\$143.82877
91	\$118.87230	\$122.73527	\$126.78633	\$134.13992	\$141.61057	\$150.10781
92	\$124.46376	\$128.43557	\$132.60506	\$140.17666	\$147.87535	\$156.66097
93	\$128.37425	\$132.36619	\$136.56214	\$144.18615	\$151.94430	\$160.83836
94	\$132.40761	\$136.41711	\$140.63730	\$148.31032	\$156.12519	\$165.12716
95	\$136.56770	\$140.59200	\$144.83407	\$152.55245	\$160.42112	\$169.53032
96	\$140.85847	\$144.89465	\$149.15608	\$156.91593	\$164.83528	\$174.05088
97	\$145.28408	\$149.32900	\$153.60706	\$161.40421	\$169.37088	\$178.69199
98	\$148.93580	\$152.98503	\$157.27410	\$165.09755	\$173.09920	\$182.50389
99	\$151.93060	\$155.98147	\$160.27775	\$168.11983	\$176.14751	\$185.61845
100	\$154.37461	\$158.42556	\$162.72659	\$170.58191	\$178.62911	\$188.15262

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$4.95078	\$5.19710	\$5.28260	\$5.32770	\$5.37682	\$5.42267	\$5.46840
31	\$5.05122	\$5.30429	\$5.39169	\$5.43801	\$5.48845	\$5.53555	\$5.58251
32	\$5.15371	\$5.41368	\$5.50306	\$5.55064	\$5.60241	\$5.65078	\$5.69899
33	\$5.25827	\$5.52534	\$5.61672	\$5.66557	\$5.71874	\$5.76839	\$5.81790
34	\$5.36498	\$5.63929	\$5.73273	\$5.78289	\$5.83746	\$5.88846	\$5.93931
35	\$5.47383	\$5.75559	\$5.85111	\$5.90264	\$5.95867	\$6.01103	\$6.06324
36	\$5.70526	\$6.00429	\$6.10518	\$6.15955	\$6.21853	\$6.27380	\$6.32891
37	\$5.94649	\$6.26373	\$6.37029	\$6.42764	\$6.48973	\$6.54806	\$6.60622
38	\$6.19790	\$6.53438	\$6.64689	\$6.70739	\$6.77277	\$6.83430	\$6.89567
39	\$6.45996	\$6.81673	\$6.93552	\$6.99932	\$7.06813	\$7.13308	\$7.19781
40	\$6.73309	\$7.11129	\$7.23666	\$7.30396	\$7.37640	\$7.44490	\$7.51319
41	\$7.01776	\$7.41857	\$7.55090	\$7.62186	\$7.69810	\$7.77034	\$7.84238
42	\$7.31448	\$7.73912	\$7.87877	\$7.95361	\$8.03382	\$8.11002	\$8.18599
43	\$7.62373	\$8.07353	\$8.22090	\$8.29978	\$8.38419	\$8.46456	\$8.54468
44	\$7.94608	\$8.42239	\$8.57784	\$8.66102	\$8.74984	\$8.83459	\$8.91908
45	\$8.28204	\$8.78631	\$8.95033	\$9.03797	\$9.13144	\$9.22078	\$9.30986
46	\$8.72350	\$9.26228	\$9.43750	\$9.53068	\$9.62991	\$9.72500	\$9.81983
47	\$9.18850	\$9.76405	\$9.95121	\$10.05021	\$10.15560	\$10.25679	\$10.35768
48	\$9.67831	\$10.29297	\$10.49288	\$10.59811	\$10.70999	\$10.81766	\$10.92502
49	\$10.19420	\$10.85057	\$11.06404	\$11.17584	\$11.29463	\$11.40920	\$11.52342
50	\$10.73761	\$11.43836	\$11.66627	\$11.78508	\$11.91120	\$12.03308	\$12.15461
51	\$11.30997	\$12.05799	\$12.30130	\$12.42753	\$12.56141	\$12.69108	\$12.82037
52	\$11.91285	\$12.71120	\$12.97089	\$13.10500	\$13.24712	\$13.38505	\$13.52259
53	\$12.54786	\$13.39978	\$13.67692	\$13.81941	\$13.97027	\$14.11699	\$14.26328
54	\$13.21672	\$14.12566	\$14.42139	\$14.57277	\$14.73287	\$14.88894	\$15.04453
55	\$13.92124	\$14.89088	\$15.20639	\$15.36718	\$15.53713	\$15.70311	\$15.86858
56	\$14.74077	\$15.77490	\$16.11291	\$16.28412	\$16.46517	\$16.64213	\$16.81855
57	\$15.60857	\$16.71139	\$17.07350	\$17.25576	\$17.44866	\$17.63731	\$17.82537
58	\$16.52745	\$17.70347	\$18.09133	\$18.28538	\$18.49089	\$18.69199	\$18.89248
59	\$17.50040	\$18.75446	\$19.16985	\$19.37644	\$19.59537	\$19.80974	\$20.02347
60	\$18.53066	\$19.86785	\$20.31267	\$20.53259	\$20.76582	\$20.99434	\$21.22216
61	\$19.62155	\$21.04731	\$21.52361	\$21.75775	\$22.00619	\$22.24977	\$22.49262
62	\$20.77667	\$22.29680	\$22.80675	\$23.05600	\$23.32064	\$23.58027	\$23.83912
63	\$22.04236	\$23.67017	\$24.21946	\$24.48599	\$24.76934	\$25.04750	\$25.32483
64	\$23.38514	\$25.12815	\$25.71964	\$26.00468	\$26.30802	\$26.60603	\$26.90314
65	\$24.80973	\$26.67591	\$27.31278	\$27.61757	\$27.94231	\$28.26153	\$28.57980
66	\$26.32111	\$28.31902	\$29.00460	\$29.33052	\$29.67811	\$30.02006	\$30.36098
67	\$27.92455	\$30.06333	\$30.80121	\$31.14967	\$31.52175	\$31.88799	\$32.25313
68	\$30.35854	\$32.68240	\$33.48894	\$33.86682	\$34.27075	\$34.66882	\$35.06571
69	\$33.00471	\$35.52965	\$36.41123	\$36.82098	\$37.25948	\$37.69217	\$38.12357
70	\$35.88154	\$38.62495	\$39.58850	\$40.03284	\$40.50888	\$40.97917	\$41.44806
71	\$39.06365	\$42.04861	\$43.10323	\$43.58568	\$44.10322	\$44.61511	\$45.12547
72	\$42.52795	\$45.77572	\$46.92998	\$47.45386	\$48.01650	\$48.57367	\$49.12915
73	\$46.48546	\$50.08674	\$51.37234	\$51.95030	\$52.57138	\$53.18835	\$53.80349
74	\$50.81125	\$54.80375	\$56.23524	\$56.87279	\$57.55833	\$58.24147	\$58.92257
75	\$55.53958	\$59.96497	\$61.55844	\$62.26172	\$63.01838	\$63.77467	\$64.52869
76	\$60.70791	\$65.61227	\$67.38553	\$68.16125	\$68.99633	\$69.83353	\$70.66820
77	\$66.35718	\$71.79143	\$73.76421	\$74.61981	\$75.54138	\$76.46800	\$77.39184
78	\$71.68391	\$77.60907	\$79.76745	\$80.69841	\$81.70617	\$82.72088	\$83.73257
79	\$77.43824	\$83.89816	\$86.25924	\$87.27221	\$88.37405	\$89.48507	\$90.59277
80	\$83.65449	\$90.69688	\$93.27937	\$94.38149	\$95.58608	\$96.80238	\$98.01504
81	\$90.36973	\$98.04653	\$100.87082	\$102.06993	\$103.38666	\$104.71804	\$106.04543
82	\$97.62403	\$105.99178	\$109.08010	\$110.38465	\$111.82385	\$113.28096	\$114.73372
83	\$104.61893	\$113.65157	\$116.98623	\$118.38981	\$119.95172	\$121.53562	\$123.11477
84	\$112.11506	\$121.86494	\$125.46540	\$126.97550	\$128.67036	\$130.39177	\$132.10803
85	\$120.14828	\$130.67187	\$134.55914	\$136.18384	\$138.02271	\$139.89326	\$141.75821
86	\$128.75710	\$140.11526	\$144.31200	\$146.05997	\$148.05485	\$150.08712	\$152.11333
87	\$137.98275	\$150.24108	\$154.77174	\$156.65232	\$158.81616	\$161.02382	\$163.22487
88	\$143.92136	\$156.68726	\$161.38911	\$163.33544	\$165.60391	\$167.92278	\$170.23470
89	\$150.11555	\$163.41003	\$168.28941	\$170.30367	\$172.68176	\$175.11732	\$177.54556
90	\$156.57633	\$170.42125	\$175.48474	\$177.56918	\$180.06212	\$182.62011	\$185.17042
91	\$163.31517	\$177.73326	\$182.98771	\$185.14465	\$187.75792	\$190.44435	\$193.12272
92	\$170.34406	\$185.35902	\$190.81147	\$193.04332	\$195.78263	\$198.60381	\$201.41653
93	\$174.71906	\$190.03645	\$195.57215	\$197.83266	\$200.64212	\$203.54230	\$206.43377
94	\$179.20642	\$194.83191	\$200.45162	\$202.74082	\$205.62222	\$208.60355	\$211.57598
95	\$183.80904	\$199.74839	\$205.45280	\$207.77076	\$210.72593	\$213.79070	\$216.84628
96	\$188.52987	\$204.78892	\$210.57880	\$212.92547	\$215.95632	\$219.10682	\$222.24787
97	\$193.37195	\$209.95665	\$215.83265	\$218.20809	\$221.31653	\$224.55512	\$227.78400
98	\$197.34509	\$214.19515	\$220.14062	\$222.53903	\$225.71116	\$229.02214	\$232.32322
99	\$200.58892	\$217.65441	\$223.65578	\$226.07255	\$229.29664	\$232.66685	\$236.02697
100	\$203.22665	\$220.46650	\$226.51281	\$228.94425	\$232.21060	\$235.62902	\$239.03722

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Convertible Inflation Protection - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
30 and under	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
31	\$3.76907	\$3.91642	\$4.20500	\$4.48404	\$4.83229	\$5.11998
32	\$3.77625	\$3.92369	\$4.21287	\$4.49251	\$4.84135	\$5.12948
33	\$3.78303	\$3.93050	\$4.22023	\$4.50046	\$4.84983	\$5.13837
34	\$3.78938	\$3.93686	\$4.22712	\$4.50789	\$4.85772	\$5.14663
35	\$3.79530	\$3.94277	\$4.23351	\$4.51476	\$4.86502	\$5.15423
36	\$3.80079	\$3.94819	\$4.23937	\$4.52108	\$4.87169	\$5.16114
37	\$3.80667	\$3.95367	\$4.24523	\$4.52740	\$4.87834	\$5.16805
38	\$3.81261	\$3.95922	\$4.25116	\$4.53381	\$4.88502	\$5.17496
39	\$3.81861	\$3.96483	\$4.25766	\$4.54027	\$4.89173	\$5.18187
40	\$3.82466	\$3.97049	\$4.26423	\$4.54678	\$4.89848	\$5.18878
41	\$3.83077	\$3.97620	\$4.27080	\$4.55333	\$4.90527	\$5.19569
42	\$3.83693	\$3.98196	\$4.27737	\$4.55992	\$4.91209	\$5.20260
43	\$3.84315	\$3.98777	\$4.28394	\$4.56655	\$4.91894	\$5.20951
44	\$3.84942	\$3.99362	\$4.29051	\$4.57321	\$4.92581	\$5.21642
45	\$3.85574	\$4.00000	\$4.29708	\$4.57992	\$4.93271	\$5.22333
46	\$3.86211	\$4.00643	\$4.30365	\$4.58667	\$4.93966	\$5.23024
47	\$3.86853	\$4.01291	\$4.31022	\$4.59346	\$4.94666	\$5.23715
48	\$3.87500	\$4.01944	\$4.31679	\$4.60029	\$4.95371	\$5.24406
49	\$3.88152	\$4.02602	\$4.32336	\$4.60716	\$4.96081	\$5.25100
50	\$3.88809	\$4.03265	\$4.33000	\$4.61407	\$4.96796	\$5.25795
51	\$3.89471	\$4.03933	\$4.33663	\$4.62102	\$4.97516	\$5.26490
52	\$3.90138	\$4.04606	\$4.34336	\$4.62801	\$4.98241	\$5.27185
53	\$3.90810	\$4.05284	\$4.35019	\$4.63504	\$4.98971	\$5.27880
54	\$3.91487	\$4.05967	\$4.35702	\$4.64211	\$4.99706	\$5.28575
55	\$3.92169	\$4.06655	\$4.36385	\$4.64922	\$5.00446	\$5.29270
56	\$3.92856	\$4.07348	\$4.37068	\$4.65637	\$5.01191	\$5.29965
57	\$3.93548	\$4.08046	\$4.37751	\$4.66356	\$5.01941	\$5.30660
58	\$3.94245	\$4.08749	\$4.38434	\$4.67079	\$5.02696	\$5.31355
59	\$3.94947	\$4.09457	\$4.39117	\$4.67806	\$5.03456	\$5.32050
60	\$3.95654	\$4.10170	\$4.39800	\$4.68537	\$5.04221	\$5.32745
61	\$3.96366	\$4.10887	\$4.40483	\$4.69272	\$5.04991	\$5.33440
62	\$3.97083	\$4.11609	\$4.41166	\$4.70011	\$5.05766	\$5.34135
63	\$3.97805	\$4.12336	\$4.41849	\$4.70754	\$5.06546	\$5.34830
64	\$3.98532	\$4.13068	\$4.42532	\$4.71501	\$5.07331	\$5.35525
65	\$3.99264	\$4.13805	\$4.43215	\$4.72252	\$5.08121	\$5.36220
66	\$3.99999	\$4.14547	\$4.43898	\$4.73007	\$5.08916	\$5.36915
67	\$4.00739	\$4.15294	\$4.44581	\$4.73766	\$5.09716	\$5.37610
68	\$4.01484	\$4.16046	\$4.45264	\$4.74529	\$5.10521	\$5.38305
69	\$4.02234	\$4.16803	\$4.45947	\$4.75296	\$5.11331	\$5.39000
70	\$4.02989	\$4.17565	\$4.46630	\$4.76067	\$5.12146	\$5.39695
71	\$4.03749	\$4.18332	\$4.47313	\$4.76842	\$5.12966	\$5.40390
72	\$4.04514	\$4.19104	\$4.48000	\$4.77621	\$5.13791	\$5.41085
73	\$4.05284	\$4.19881	\$4.48683	\$4.78404	\$5.14621	\$5.41780
74	\$4.06059	\$4.20663	\$4.49366	\$4.79191	\$5.15456	\$5.42475
75	\$4.06839	\$4.21450	\$4.50050	\$4.80000	\$5.16296	\$5.43170
76	\$4.07624	\$4.22242	\$4.50733	\$4.80811	\$5.17141	\$5.43865
77	\$4.08414	\$4.23039	\$4.51416	\$4.81626	\$5.17991	\$5.44560
78	\$4.09209	\$4.23841	\$4.52100	\$4.82446	\$5.18846	\$5.45255
79	\$4.10009	\$4.24648	\$4.52783	\$4.83271	\$5.19706	\$5.45950
80	\$4.10814	\$4.25460	\$4.53466	\$4.84101	\$5.20571	\$5.46645
81	\$4.11624	\$4.26277	\$4.54150	\$4.84936	\$5.21441	\$5.47340
82	\$4.12439	\$4.27099	\$4.54833	\$4.85776	\$5.22316	\$5.48035
83	\$4.13259	\$4.27926	\$4.55516	\$4.86621	\$5.23196	\$5.48730
84	\$4.14084	\$4.28758	\$4.56200	\$4.87471	\$5.24081	\$5.49425

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$5.31410	\$5.51918	\$5.69732	\$6.06270	\$6.41950	\$6.81067
31	\$5.32404	\$5.52952	\$5.70781	\$6.07393	\$6.43133	\$6.82316
32	\$5.33334	\$5.53922	\$5.71755	\$6.08439	\$6.44233	\$6.83476
33	\$5.34197	\$5.54820	\$5.72658	\$6.09406	\$6.45250	\$6.84546
34	\$5.34992	\$5.55647	\$5.73487	\$6.10295	\$6.46178	\$6.85520
35	\$5.35718	\$5.56399	\$5.74236	\$6.11097	\$6.47016	\$6.86397
36	\$5.24944	\$5.45254	\$5.62648	\$5.98845	\$6.34057	\$6.72670
37	\$5.14389	\$5.34333	\$5.51291	\$5.86836	\$6.21358	\$6.59217
38	\$5.04045	\$5.23631	\$5.40165	\$5.75069	\$6.08914	\$6.46033
39	\$4.93908	\$5.13144	\$5.29262	\$5.63539	\$5.96718	\$6.33112
40	\$4.83977	\$5.02864	\$5.18580	\$5.52239	\$5.84766	\$6.20453
41	\$4.74244	\$4.92792	\$5.08115	\$5.41166	\$5.73054	\$6.08043
42	\$4.64708	\$4.82921	\$4.97858	\$5.30316	\$5.61578	\$5.95885
43	\$4.55363	\$4.73248	\$4.87811	\$5.19682	\$5.50328	\$5.83967
44	\$4.46205	\$4.63769	\$4.77965	\$5.09262	\$5.39307	\$5.72289
45	\$4.37232	\$4.54481	\$4.68319	\$4.99051	\$5.28505	\$5.60843
46	\$4.06622	\$4.22716	\$4.35089	\$4.63736	\$4.90940	\$5.20838
47	\$3.78157	\$3.93170	\$4.04217	\$4.30919	\$4.56047	\$4.83687
48	\$3.51683	\$3.65690	\$3.75534	\$4.00426	\$4.23634	\$4.49186
49	\$3.27063	\$3.40130	\$3.48888	\$3.72090	\$3.93523	\$4.17145
50	\$3.04167	\$3.16357	\$3.24132	\$3.45759	\$3.65553	\$3.87390
51	\$2.82874	\$2.94246	\$3.01133	\$3.21291	\$3.39571	\$3.59759
52	\$2.63070	\$2.73681	\$2.79765	\$2.98555	\$3.15436	\$3.34097
53	\$2.44653	\$2.54552	\$2.59914	\$2.77428	\$2.93016	\$3.10265
54	\$2.27526	\$2.36761	\$2.41470	\$2.57795	\$2.72190	\$2.88134
55	\$2.11598	\$2.20212	\$2.24338	\$2.39553	\$2.52843	\$2.67582
56	\$1.92302	\$1.99893	\$2.04019	\$2.17469	\$2.29432	\$2.42676
57	\$1.74765	\$1.81449	\$1.85543	\$1.97419	\$2.08188	\$2.20087
58	\$1.58828	\$1.64706	\$1.68738	\$1.79219	\$1.88911	\$1.99601
59	\$1.44344	\$1.49508	\$1.53457	\$1.62695	\$1.71420	\$1.81023
60	\$1.31181	\$1.35712	\$1.39559	\$1.47695	\$1.55549	\$1.64174
61	\$1.19218	\$1.23191	\$1.26919	\$1.34080	\$1.41145	\$1.48892
62	\$1.08347	\$1.11824	\$1.15425	\$1.21717	\$1.28077	\$1.35034
63	\$1.14628	\$1.18345	\$1.22192	\$1.28923	\$1.35723	\$1.43162
64	\$1.21274	\$1.25246	\$1.29357	\$1.36556	\$1.43826	\$1.51780
65	\$1.28305	\$1.32548	\$1.36941	\$1.44639	\$1.52411	\$1.60919
66	\$1.35745	\$1.40277	\$1.44971	\$1.53201	\$1.61511	\$1.70605
67	\$1.43614	\$1.48458	\$1.53469	\$1.62271	\$1.71152	\$1.80876
68	\$1.56364	\$1.61611	\$1.67041	\$1.76588	\$1.86221	\$1.96775
69	\$1.70243	\$1.75928	\$1.81812	\$1.92171	\$2.02617	\$2.14071
70	\$1.85358	\$1.91514	\$1.97890	\$2.09127	\$2.20459	\$2.32887
71	\$2.01813	\$2.08480	\$2.15391	\$2.27581	\$2.39869	\$2.53357
72	\$2.19728	\$2.26952	\$2.34439	\$2.47662	\$2.60990	\$2.75627
73	\$2.39186	\$2.47153	\$2.55414	\$2.70029	\$2.84761	\$3.00955
74	\$2.60366	\$2.69153	\$2.78265	\$2.94418	\$3.10698	\$3.28610
75	\$2.83422	\$2.93111	\$3.03162	\$3.21010	\$3.38998	\$3.58806
76	\$3.08519	\$3.19201	\$3.30285	\$3.50003	\$3.69874	\$3.91778
77	\$3.35839	\$3.47614	\$3.59836	\$3.81613	\$4.03563	\$4.27778
78	\$3.62233	\$3.74960	\$3.88177	\$4.11775	\$4.35567	\$4.61856
79	\$3.90703	\$4.04458	\$4.18754	\$4.44320	\$4.70110	\$4.98648
80	\$4.21409	\$4.36276	\$4.51735	\$4.79437	\$5.07392	\$5.38373
81	\$4.54528	\$4.70597	\$4.87315	\$5.17330	\$5.47629	\$5.81262
82	\$4.90250	\$5.07619	\$5.25699	\$5.58217	\$5.91059	\$6.27567
83	\$5.25291	\$5.43839	\$5.63162	\$5.97970	\$6.33146	\$6.72330
84	\$5.62837	\$5.82645	\$6.03295	\$6.40555	\$6.78229	\$7.20285

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$7.38266	\$7.98807	\$8.16887	\$8.26536	\$8.38246	\$8.49292	\$8.60301
31	\$7.39608	\$8.00261	\$8.18396	\$8.28054	\$8.39787	\$8.50851	\$8.61882
32	\$7.40850	\$8.01607	\$8.19793	\$8.29459	\$8.41210	\$8.52295	\$8.63345
33	\$7.41991	\$8.02842	\$8.21077	\$8.30746	\$8.42518	\$8.53618	\$8.64685
34	\$7.43027	\$8.03960	\$8.22242	\$8.31914	\$8.43702	\$8.54817	\$8.65899
35	\$7.43954	\$8.04958	\$8.23287	\$8.32960	\$8.44762	\$8.55888	\$8.66984
36	\$7.29044	\$7.88849	\$8.06649	\$8.16017	\$8.27513	\$8.38372	\$8.49200
37	\$7.14433	\$7.73064	\$7.90347	\$7.99421	\$8.10615	\$8.21212	\$8.31781
38	\$7.00116	\$7.57593	\$7.74376	\$7.83161	\$7.94064	\$8.04406	\$8.14718
39	\$6.86085	\$7.42431	\$7.58726	\$7.67233	\$7.77849	\$7.87943	\$7.98006
40	\$6.72333	\$7.27575	\$7.43392	\$7.51627	\$7.61967	\$7.71816	\$7.81635
41	\$6.58859	\$7.13014	\$7.28369	\$7.36340	\$7.46408	\$7.56020	\$7.65603
42	\$6.45656	\$6.98745	\$7.13650	\$7.21363	\$7.31168	\$7.40547	\$7.49898
43	\$6.32715	\$6.84762	\$6.99228	\$7.06691	\$7.16238	\$7.25390	\$7.34516
44	\$6.20034	\$6.71058	\$6.85097	\$6.92317	\$7.01614	\$7.10544	\$7.19448
45	\$6.07608	\$6.57629	\$6.71252	\$6.78236	\$6.87287	\$6.96001	\$7.04690
46	\$5.93859	\$6.40221	\$6.52466	\$6.59649	\$6.68976	\$6.78516	\$6.87303
47	\$5.79262	\$6.25230	\$6.37226	\$6.44687	\$6.54349	\$6.64276	\$6.74361
48	\$4.85585	\$5.25410	\$5.35274	\$5.40085	\$5.47134	\$5.53975	\$5.60799
49	\$4.50623	\$4.87532	\$4.96371	\$5.00598	\$5.07083	\$5.13394	\$5.19689
50	\$4.18178	\$4.52386	\$4.60295	\$4.63998	\$4.69963	\$4.75787	\$4.81591
51	\$3.88068	\$4.19772	\$4.26841	\$4.30073	\$4.35561	\$4.40933	\$4.46289
52	\$3.60128	\$3.89513	\$3.95819	\$3.98631	\$4.03678	\$4.08632	\$4.13572
53	\$3.34198	\$3.61432	\$3.67051	\$3.69484	\$3.74129	\$3.78698	\$3.83255
54	\$3.10135	\$3.35375	\$3.40374	\$3.42471	\$3.46742	\$3.50957	\$3.55161
55	\$2.87804	\$3.11198	\$3.15637	\$3.17432	\$3.21359	\$3.25248	\$3.29125
56	\$2.61068	\$2.81983	\$2.86352	\$2.88193	\$2.91722	\$2.95211	\$2.98690
57	\$2.36814	\$2.55512	\$2.59782	\$2.61648	\$2.64818	\$2.67950	\$2.71071
58	\$2.14812	\$2.31524	\$2.35678	\$2.37546	\$2.40395	\$2.43204	\$2.46005
59	\$1.94857	\$2.09789	\$2.13811	\$2.15665	\$2.18224	\$2.20745	\$2.23257
60	\$1.76754	\$1.90095	\$1.93974	\$1.95800	\$1.98099	\$2.00359	\$2.02614
61	\$1.60333	\$1.72250	\$1.75975	\$1.77765	\$1.79829	\$1.81856	\$1.83876
62	\$1.45437	\$1.56078	\$1.59647	\$1.61391	\$1.63244	\$1.65061	\$1.66874
63	\$1.54297	\$1.65691	\$1.69536	\$1.71401	\$1.73386	\$1.75333	\$1.77274
64	\$1.63697	\$1.75898	\$1.80037	\$1.82033	\$1.84157	\$1.86242	\$1.88323
65	\$1.73669	\$1.86731	\$1.91190	\$1.93323	\$1.95596	\$1.97832	\$2.00060
66	\$1.84248	\$1.98233	\$2.03033	\$2.05314	\$2.07747	\$2.10141	\$2.12528
67	\$1.95472	\$2.10443	\$2.15608	\$2.18047	\$2.20653	\$2.23217	\$2.25772
68	\$2.12628	\$2.28905	\$2.34552	\$2.37200	\$2.40030	\$2.42818	\$2.45598
69	\$2.31291	\$2.48986	\$2.55164	\$2.58036	\$2.61109	\$2.64140	\$2.67164
70	\$2.51592	\$2.70827	\$2.77585	\$2.80701	\$2.84039	\$2.87336	\$2.90623
71	\$2.73675	\$2.94588	\$3.01975	\$3.05355	\$3.08982	\$3.12566	\$3.16144
72	\$2.97695	\$3.20430	\$3.28510	\$3.32176	\$3.36116	\$3.40016	\$3.43904
73	\$3.25399	\$3.50607	\$3.59606	\$3.63652	\$3.67999	\$3.72319	\$3.76625
74	\$3.55679	\$3.83625	\$3.93646	\$3.98109	\$4.02908	\$4.07690	\$4.12457
75	\$3.88778	\$4.19754	\$4.30909	\$4.35832	\$4.41129	\$4.46422	\$4.51701
76	\$4.24956	\$4.59286	\$4.71698	\$4.77130	\$4.82974	\$4.88835	\$4.94678
77	\$4.64501	\$5.02539	\$5.16350	\$5.22339	\$5.28790	\$5.35276	\$5.41744
78	\$5.01788	\$5.43263	\$5.58373	\$5.64889	\$5.71943	\$5.79047	\$5.86129
79	\$5.42068	\$5.87288	\$6.03815	\$6.10907	\$6.18618	\$6.26396	\$6.34150
80	\$5.85582	\$6.34878	\$6.52956	\$6.60671	\$6.69103	\$6.77618	\$6.86105
81	\$6.32589	\$6.86326	\$7.06096	\$7.14489	\$7.23707	\$7.33027	\$7.42319
82	\$6.83368	\$7.41942	\$7.63561	\$7.72692	\$7.82768	\$7.92967	\$8.03135
83	\$7.32333	\$7.95562	\$8.18904	\$8.28729	\$8.39663	\$8.50749	\$8.61803
84	\$7.84805	\$8.53055	\$8.78258	\$8.88828	\$9.00693	\$9.12743	\$9.24755

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs <= X < <u>2.21 yrs</u>	2.21 yrs <= X < <u>2.49 yrs</u>	2.49 yrs <= X < <u>2.77 yrs</u>	2.77 yrs <= X < <u>3.12 yrs</u>	3.12 yrs <= X < <u>3.46 yrs</u>	3.46 yrs <= X < <u>3.69 yrs</u>
30 and under	\$15.73529	\$16.36932	\$17.56984	\$18.46125	\$19.64400	\$20.66767
31	\$15.85294	\$16.49154	\$17.70110	\$18.59875	\$19.78984	\$20.82069
32	\$15.97121	\$16.61439	\$17.83301	\$18.73695	\$19.93632	\$20.97445
33	\$16.09010	\$16.73786	\$17.96556	\$18.87580	\$20.08350	\$21.12891
34	\$16.20959	\$16.86194	\$18.09879	\$19.01532	\$20.23136	\$21.28407
35	\$16.32968	\$16.98664	\$18.23266	\$19.15552	\$20.37989	\$21.43989
36	\$16.41933	\$17.08101	\$18.33812	\$19.26898	\$20.50348	\$21.57238
37	\$16.50948	\$17.17590	\$18.44420	\$19.38310	\$20.62780	\$21.70569
38	\$16.60010	\$17.27132	\$18.55087	\$19.49791	\$20.75289	\$21.83982
39	\$16.69123	\$17.36727	\$18.65819	\$19.61338	\$20.87873	\$21.97477
40	\$16.78287	\$17.46375	\$18.76611	\$19.72956	\$21.00534	\$22.11056
41	\$16.87501	\$17.56077	\$18.87466	\$19.84640	\$21.13272	\$22.24720
42	\$16.96764	\$17.65833	\$18.98383	\$19.96397	\$21.26086	\$22.38466
43	\$17.06079	\$17.75641	\$19.09365	\$20.08221	\$21.38979	\$22.52299
44	\$17.15447	\$17.85505	\$19.20409	\$20.20115	\$21.51949	\$22.66217
45	\$17.24863	\$17.95425	\$19.31517	\$20.32080	\$21.64999	\$22.80221
46	\$17.40904	\$18.12130	\$19.49764	\$20.51276	\$21.85401	\$23.01748
47	\$17.57092	\$18.28990	\$19.68183	\$20.70654	\$22.05995	\$23.23479
48	\$17.73431	\$18.46006	\$19.86775	\$20.90215	\$22.26784	\$23.45415
49	\$17.89923	\$18.63182	\$20.05544	\$21.09962	\$22.47769	\$23.67559
50	\$18.06566	\$18.80516	\$20.24489	\$21.29894	\$22.68950	\$23.89911
51	\$18.23367	\$18.98012	\$20.43614	\$21.50014	\$22.90332	\$24.12474
52	\$18.40322	\$19.15670	\$20.62919	\$21.70325	\$23.11915	\$24.35250
53	\$18.57435	\$19.33493	\$20.82407	\$21.90828	\$23.33701	\$24.58242
54	\$18.74707	\$19.51483	\$21.02078	\$22.11524	\$23.55692	\$24.81450
55	\$18.92139	\$19.69639	\$21.21937	\$22.32416	\$23.77892	\$25.04877
56	\$19.09496	\$19.71433	\$21.24015	\$22.34210	\$23.79042	\$25.05581
57	\$18.96053	\$19.73228	\$21.26097	\$22.36004	\$23.80190	\$25.06286
58	\$18.98014	\$19.75026	\$21.28179	\$22.37801	\$23.81340	\$25.06991
59	\$18.99977	\$19.76824	\$21.30265	\$22.39600	\$23.82491	\$25.07697
60	\$19.01942	\$19.78625	\$21.32352	\$22.41400	\$23.83642	\$25.08402
61	\$19.03908	\$19.80427	\$21.34441	\$22.43199	\$23.84794	\$25.09108
62	\$19.05876	\$19.82230	\$21.36532	\$22.45001	\$23.85946	\$25.09812
63	\$19.03984	\$19.79856	\$21.34180	\$22.41837	\$23.81489	\$25.04447
64	\$19.02095	\$19.77483	\$21.31831	\$22.38679	\$23.77041	\$24.99093
65	\$19.00207	\$19.75115	\$21.29484	\$22.35525	\$23.72602	\$24.93749
66	\$18.98322	\$19.72748	\$21.27137	\$22.32373	\$23.68170	\$24.88418
67	\$18.96437	\$19.70384	\$21.24797	\$22.29227	\$23.63746	\$24.83097
68	\$19.01351	\$19.74888	\$21.30111	\$22.33732	\$23.66884	\$24.85395
69	\$19.06278	\$19.79401	\$21.35439	\$22.38247	\$23.70023	\$24.87696
70	\$19.11218	\$19.83924	\$21.40780	\$22.42769	\$23.73169	\$24.89999
71	\$19.16170	\$19.88458	\$21.46135	\$22.47301	\$23.76317	\$24.92305
72	\$19.21137	\$19.93002	\$21.51502	\$22.51842	\$23.79471	\$24.94612
73	\$19.49580	\$20.21796	\$21.83738	\$22.84373	\$24.11859	\$25.27459
74	\$19.78445	\$20.51007	\$22.16458	\$23.17375	\$24.44690	\$25.60740
75	\$20.07738	\$20.80639	\$22.49666	\$23.50853	\$24.77965	\$25.94459
76	\$20.37464	\$21.10700	\$22.83373	\$23.84816	\$25.11694	\$26.28622
77	\$20.67631	\$21.41195	\$23.17585	\$24.19268	\$25.45882	\$26.63235
78	\$20.63528	\$21.34955	\$23.11450	\$24.09554	\$25.30912	\$26.44434
79	\$20.59434	\$21.28733	\$23.05333	\$23.99879	\$25.16029	\$26.25764
80	\$20.55350	\$21.22528	\$22.99230	\$23.90244	\$25.01235	\$26.07226
81	\$20.51271	\$21.16344	\$22.93144	\$23.80648	\$24.86527	\$25.88821
82	\$20.47202	\$21.10175	\$22.87074	\$23.71088	\$24.71906	\$25.70544
83	\$20.46235	\$21.05888	\$22.82564	\$23.61231	\$24.54360	\$25.47073
84	\$20.45269	\$21.01609	\$22.78063	\$23.51416	\$24.36940	\$25.23814

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$21.31693	\$21.99316	\$22.58224	\$23.88197	\$24.99352	\$26.31578
31	\$21.47460	\$22.15561	\$22.74862	\$24.05772	\$25.17683	\$26.50836
32	\$21.63301	\$22.31879	\$22.91570	\$24.23420	\$25.36091	\$26.70169
33	\$21.79213	\$22.48270	\$23.08351	\$24.41146	\$25.54573	\$26.89581
34	\$21.95197	\$22.64731	\$23.25204	\$24.58944	\$25.73128	\$27.09067
35	\$22.11249	\$22.81262	\$23.42125	\$24.76814	\$25.91756	\$27.28624
36	\$22.25075	\$22.95666	\$23.56943	\$24.92806	\$26.08480	\$27.46229
37	\$22.38987	\$23.10159	\$23.71852	\$25.08899	\$26.25312	\$27.63947
38	\$22.52987	\$23.24744	\$23.86857	\$25.25098	\$26.42251	\$27.81780
39	\$22.67074	\$23.39420	\$24.01956	\$25.41400	\$26.59303	\$27.99726
40	\$22.81250	\$23.54192	\$24.17150	\$25.57809	\$26.76461	\$28.17790
41	\$22.95513	\$23.69053	\$24.32442	\$25.74323	\$26.93731	\$28.35970
42	\$23.09865	\$23.84011	\$24.47831	\$25.90944	\$27.11112	\$28.54266
43	\$23.24309	\$23.99061	\$24.63315	\$26.07672	\$27.28607	\$28.72682
44	\$23.38840	\$24.14209	\$24.78898	\$26.24506	\$27.46213	\$28.91216
45	\$23.53464	\$24.29451	\$24.94579	\$26.41452	\$27.63934	\$29.09869
46	\$23.75803	\$24.52522	\$25.18101	\$26.66609	\$27.89981	\$29.37105
47	\$23.98353	\$24.75812	\$25.41845	\$26.92006	\$28.16275	\$29.64596
48	\$24.21117	\$24.99323	\$25.65812	\$27.17645	\$28.42816	\$29.92345
49	\$24.44099	\$25.23058	\$25.90005	\$27.43528	\$28.69606	\$30.20352
50	\$24.67297	\$25.47017	\$26.14426	\$27.69658	\$28.96649	\$30.48622
51	\$24.90716	\$25.71204	\$26.39078	\$27.96037	\$29.23948	\$30.77157
52	\$25.14356	\$25.95621	\$26.63961	\$28.22666	\$29.51504	\$31.05958
53	\$25.38222	\$26.20271	\$26.89080	\$28.49550	\$29.79318	\$31.35030
54	\$25.62313	\$26.45153	\$27.14437	\$28.76690	\$30.07395	\$31.64373
55	\$25.86634	\$26.70274	\$27.40031	\$29.04088	\$30.35737	\$31.93992
56	\$25.87202	\$26.70529	\$27.39649	\$29.03541	\$30.34287	\$31.91879
57	\$25.87768	\$26.70783	\$27.39265	\$29.02995	\$30.32835	\$31.89768
58	\$25.88335	\$26.71038	\$27.38883	\$29.02447	\$30.31386	\$31.87658
59	\$25.88901	\$26.71294	\$27.38499	\$29.01900	\$30.29937	\$31.85549
60	\$25.89468	\$26.71549	\$27.38117	\$29.01354	\$30.28488	\$31.83444
61	\$25.90035	\$26.71803	\$27.37734	\$29.00807	\$30.27041	\$31.81338
62	\$25.90603	\$26.72058	\$27.37351	\$29.00261	\$30.25594	\$31.79233
63	\$25.84867	\$26.65694	\$27.29874	\$28.92238	\$30.15932	\$31.68310
64	\$25.79147	\$26.59343	\$27.22418	\$28.84237	\$30.06301	\$31.57423
65	\$25.73437	\$26.53010	\$27.14981	\$28.76257	\$29.96699	\$31.46573
66	\$25.67738	\$26.46691	\$27.07565	\$28.68301	\$29.87129	\$31.35761
67	\$25.62055	\$26.40387	\$27.00169	\$28.60365	\$29.77591	\$31.24987
68	\$25.64114	\$26.41839	\$27.00134	\$28.60219	\$29.75330	\$31.21207
69	\$25.66174	\$26.43294	\$27.00098	\$28.60070	\$29.73072	\$31.17434
70	\$25.68237	\$26.44750	\$27.00065	\$28.59924	\$29.70818	\$31.13665
71	\$25.70301	\$26.46207	\$27.00029	\$28.59777	\$29.68562	\$31.09900
72	\$25.72367	\$26.47663	\$26.99994	\$28.59629	\$29.66310	\$31.06139
73	\$26.06027	\$26.81516	\$27.32284	\$28.93990	\$29.98567	\$31.37654
74	\$26.40128	\$27.15803	\$27.64961	\$29.28764	\$30.31175	\$31.69487
75	\$26.74674	\$27.50528	\$27.98028	\$29.63955	\$30.64138	\$32.01644
76	\$27.09674	\$27.85696	\$28.31492	\$29.99570	\$30.97460	\$32.34127
77	\$27.45129	\$28.21316	\$28.65356	\$30.35612	\$31.31142	\$32.66938
78	\$27.24415	\$27.97856	\$28.37088	\$30.04103	\$30.92318	\$32.22383
79	\$27.03854	\$27.74592	\$28.09098	\$29.72921	\$30.53975	\$31.78435
80	\$26.83451	\$27.51520	\$27.81387	\$29.42063	\$30.16107	\$31.35088
81	\$26.63200	\$27.28643	\$27.53947	\$29.11526	\$29.78709	\$30.92330
82	\$26.43102	\$27.05953	\$27.26778	\$28.81305	\$29.41775	\$30.50156
83	\$26.16381	\$26.74951	\$26.88989	\$28.37476	\$28.90164	\$30.02712
84	\$25.89930	\$26.44304	\$26.51723	\$27.94314	\$28.39459	\$29.56008

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$28.11051	\$30.02813	\$30.49972	\$30.79344	\$31.17809	\$31.55454	\$31.92987
31	\$28.31529	\$30.24616	\$30.72097	\$31.01662	\$31.40394	\$31.78306	\$32.16103
32	\$28.52086	\$30.46497	\$30.94300	\$31.24057	\$31.63057	\$32.01237	\$32.39301
33	\$28.72718	\$30.68457	\$31.16583	\$31.46530	\$31.85800	\$32.24247	\$32.62578
34	\$28.93426	\$30.90493	\$31.38941	\$31.69078	\$32.08618	\$32.47332	\$32.85930
35	\$29.14205	\$31.12600	\$31.61375	\$31.91700	\$32.31510	\$32.70491	\$33.09356
36	\$29.32584	\$31.31782	\$31.80131	\$32.10484	\$32.50449	\$32.89619	\$33.28671
37	\$29.51080	\$31.51082	\$31.98999	\$32.29380	\$32.69500	\$33.08858	\$33.48098
38	\$29.69690	\$31.70500	\$32.17976	\$32.48384	\$32.88661	\$33.28211	\$33.67641
39	\$29.88419	\$31.90038	\$32.37069	\$32.67503	\$33.07937	\$33.47675	\$33.87297
40	\$30.07267	\$32.09697	\$32.56274	\$32.86734	\$33.27324	\$33.67254	\$34.07066
41	\$30.26230	\$32.29476	\$32.75592	\$33.06077	\$33.46824	\$33.86948	\$34.26951
42	\$30.45317	\$32.49378	\$32.95026	\$33.25534	\$33.66440	\$34.06757	\$34.46953
43	\$30.64521	\$32.69403	\$33.14574	\$33.45107	\$33.86169	\$34.26682	\$34.67071
44	\$30.83848	\$32.89549	\$33.34240	\$33.64794	\$34.06016	\$34.46722	\$34.87308
45	\$31.03296	\$33.09821	\$33.54020	\$33.84596	\$34.25977	\$34.66881	\$35.07661
46	\$31.31655	\$33.39474	\$33.84050	\$34.14721	\$34.56431	\$34.97693	\$35.38830
47	\$31.60273	\$33.69393	\$34.14348	\$34.45115	\$34.87156	\$35.28778	\$35.70275
48	\$31.89152	\$33.99579	\$34.44918	\$34.75777	\$35.18152	\$35.60138	\$36.01999
49	\$32.18294	\$34.30036	\$34.75760	\$35.06715	\$35.49426	\$35.91780	\$36.34005
50	\$32.47702	\$34.60767	\$35.06879	\$35.37926	\$35.80978	\$36.23701	\$36.66298
51	\$32.77382	\$34.91772	\$35.38278	\$35.69415	\$36.12809	\$36.55907	\$36.98875
52	\$33.07330	\$35.23055	\$35.69956	\$36.01186	\$36.44924	\$36.88398	\$37.31743
53	\$33.37553	\$35.54619	\$36.01919	\$36.33237	\$36.77323	\$37.21178	\$37.64902
54	\$33.68051	\$35.86466	\$36.34168	\$36.65576	\$37.10012	\$37.54250	\$37.98356
55	\$33.98830	\$36.18596	\$36.66705	\$36.98202	\$37.42990	\$37.87616	\$38.32107
56	\$33.95319	\$36.14061	\$36.62201	\$36.93437	\$37.38199	\$37.82826	\$38.27316
57	\$33.91813	\$36.09531	\$36.57701	\$36.88679	\$37.33416	\$37.78041	\$38.22533
58	\$33.88309	\$36.05008	\$36.53208	\$36.83925	\$37.28639	\$37.73264	\$38.17755
59	\$33.84808	\$36.00488	\$36.48719	\$36.79179	\$37.23867	\$37.68491	\$38.12983
60	\$33.81312	\$35.95976	\$36.44236	\$36.74439	\$37.19101	\$37.63726	\$38.08217
61	\$33.77820	\$35.91469	\$36.39758	\$36.69705	\$37.14341	\$37.58966	\$38.03457
62	\$33.74331	\$35.86968	\$36.35287	\$36.64976	\$37.09588	\$37.54213	\$37.98702
63	\$33.61027	\$35.71517	\$36.19543	\$36.48757	\$36.93211	\$37.37709	\$37.82074
64	\$33.47772	\$35.56129	\$36.03866	\$36.32607	\$36.76907	\$37.21279	\$37.65518
65	\$33.34571	\$35.40810	\$35.88256	\$36.16530	\$36.60674	\$37.04921	\$37.49036
66	\$33.21422	\$35.25558	\$35.72715	\$36.00524	\$36.44513	\$36.88635	\$37.32625
67	\$33.08325	\$35.10371	\$35.57241	\$35.84589	\$36.28424	\$36.72421	\$37.16286
68	\$33.00861	\$34.99920	\$35.45929	\$35.72575	\$36.16325	\$36.60279	\$37.04102
69	\$32.93413	\$34.89501	\$35.34651	\$35.60601	\$36.04268	\$36.48179	\$36.91958
70	\$32.85984	\$34.79111	\$35.23410	\$35.48666	\$35.92250	\$36.36117	\$36.79854
71	\$32.78571	\$34.68754	\$35.12204	\$35.36772	\$35.80272	\$36.24096	\$36.67790
72	\$32.71174	\$34.58428	\$35.01035	\$35.24918	\$35.68334	\$36.12115	\$36.55764
73	\$32.98357	\$34.82641	\$35.23892	\$35.46920	\$35.90899	\$36.35285	\$36.79539
74	\$33.25767	\$35.07022	\$35.46901	\$35.69059	\$36.13607	\$36.58606	\$37.03467
75	\$33.53404	\$35.31574	\$35.70058	\$35.91334	\$36.36459	\$36.82074	\$37.27553
76	\$33.81271	\$35.56301	\$35.93367	\$36.13751	\$36.59456	\$37.05694	\$37.51794
77	\$34.09369	\$35.81198	\$36.16827	\$36.36307	\$36.82597	\$37.29465	\$37.76192
78	\$33.54113	\$35.17153	\$35.49757	\$35.67460	\$36.13229	\$36.59627	\$37.05884
79	\$32.99752	\$34.54254	\$34.83929	\$34.99916	\$35.45169	\$35.91097	\$36.36885
80	\$32.46271	\$33.92479	\$34.19323	\$34.33652	\$34.78390	\$35.23848	\$35.69171
81	\$31.93659	\$33.31810	\$33.55914	\$33.68642	\$34.12869	\$34.57859	\$35.02718
82	\$31.41898	\$32.72225	\$32.93682	\$33.04863	\$33.48581	\$33.93108	\$34.37502
83	\$31.07556	\$32.45273	\$32.66254	\$32.76776	\$33.20721	\$33.65511	\$34.10169
84	\$30.73590	\$32.18544	\$32.39053	\$32.48927	\$32.93092	\$33.38140	\$33.83051

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: 3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$4.91278	\$5.09534	\$5.49674	\$5.84288	\$6.17776	\$6.57416
31	\$4.95954	\$5.14336	\$5.54820	\$5.89715	\$6.23418	\$6.63379
32	\$5.00663	\$5.19170	\$5.59997	\$5.95175	\$6.29087	\$6.69373
33	\$5.05403	\$5.24037	\$5.65209	\$6.00668	\$6.34788	\$6.75399
34	\$5.10177	\$5.28935	\$5.70451	\$6.06192	\$6.40519	\$6.81456
35	\$5.14982	\$5.33865	\$5.75727	\$6.11749	\$6.46279	\$6.87541
36	\$5.25172	\$5.44423	\$5.87258	\$6.24087	\$6.59268	\$7.01487
37	\$5.35564	\$5.55190	\$5.99020	\$6.36674	\$6.72519	\$7.15718
38	\$5.46161	\$5.66171	\$6.11017	\$6.49514	\$6.86037	\$7.30235
39	\$5.56969	\$5.77368	\$6.23254	\$6.62612	\$6.99827	\$7.45048
40	\$5.67991	\$5.88786	\$6.35736	\$6.75977	\$7.13893	\$7.60159
41	\$5.79230	\$6.00431	\$6.48468	\$6.89610	\$7.28242	\$7.75579
42	\$5.90692	\$6.12305	\$6.61456	\$7.03517	\$7.42878	\$7.91311
43	\$6.02382	\$6.24416	\$6.74704	\$7.17706	\$7.57810	\$8.07362
44	\$6.14301	\$6.36764	\$6.88216	\$7.32180	\$7.73042	\$8.23740
45	\$6.26457	\$6.49357	\$7.02000	\$7.46946	\$7.88579	\$8.40449
46	\$6.40623	\$6.63967	\$7.17976	\$7.64041	\$8.06400	\$8.59582
47	\$6.55110	\$6.78906	\$7.34314	\$7.81526	\$8.24624	\$8.79150
48	\$6.69926	\$6.94180	\$7.51024	\$7.99411	\$8.43259	\$8.99164
49	\$6.85073	\$7.09798	\$7.68115	\$8.17705	\$8.62316	\$9.19632
50	\$7.00566	\$7.25768	\$7.85594	\$8.36419	\$8.81804	\$9.40567
51	\$7.16408	\$7.42097	\$8.03472	\$8.55560	\$9.01730	\$9.61978
52	\$7.32609	\$7.58794	\$8.21755	\$8.75141	\$9.22108	\$9.83879
53	\$7.49175	\$7.75866	\$8.40457	\$8.95169	\$9.42946	\$10.06276
54	\$7.66118	\$7.93322	\$8.59582	\$9.15655	\$9.64257	\$10.29183
55	\$7.83443	\$8.11171	\$8.79143	\$9.36609	\$9.86047	\$10.52613
56	\$7.93758	\$8.21589	\$8.90646	\$9.48896	\$9.98281	\$10.65788
57	\$8.04210	\$8.32141	\$9.02299	\$9.61343	\$10.10667	\$10.79127
58	\$8.14798	\$8.42830	\$9.14107	\$9.73955	\$10.23206	\$10.92634
59	\$8.25527	\$8.53654	\$9.26065	\$9.86732	\$10.35903	\$11.06310
60	\$8.36396	\$8.64618	\$9.38183	\$9.99677	\$10.48756	\$11.20156
61	\$8.47408	\$8.75722	\$9.50458	\$10.12790	\$10.61768	\$11.34177
62	\$8.58566	\$8.86970	\$9.62895	\$10.26077	\$10.74942	\$11.48372
63	\$8.67301	\$8.95543	\$9.72552	\$10.36402	\$10.84577	\$11.58855
64	\$8.76125	\$9.04201	\$9.82305	\$10.46829	\$10.94299	\$11.69434
65	\$8.85038	\$9.12939	\$9.92157	\$10.57361	\$11.04107	\$11.80110
66	\$8.94043	\$9.21765	\$10.02107	\$10.68001	\$11.14003	\$11.90884
67	\$9.03138	\$9.30675	\$10.12155	\$10.78747	\$11.23989	\$12.01754
68	\$9.14617	\$9.41774	\$10.24876	\$10.92387	\$11.36275	\$12.15277
69	\$9.26243	\$9.53005	\$10.37756	\$11.06201	\$11.48695	\$12.28953
70	\$9.38013	\$9.64371	\$10.50798	\$11.20189	\$11.61251	\$12.42781
71	\$9.49936	\$9.75870	\$10.64004	\$11.34353	\$11.73944	\$12.56766
72	\$9.62011	\$9.87508	\$10.77376	\$11.48696	\$11.86775	\$12.70907
73	\$9.84805	\$10.09862	\$11.03010	\$11.76354	\$12.12585	\$12.99399
74	\$10.08139	\$10.32723	\$11.29252	\$12.04677	\$12.38954	\$13.28532
75	\$10.32025	\$10.56100	\$11.56120	\$12.33683	\$12.65896	\$13.58316
76	\$10.56478	\$10.80008	\$11.83625	\$12.63388	\$12.93427	\$13.88770
77	\$10.81511	\$11.04455	\$12.11787	\$12.93806	\$13.21555	\$14.19905
78	\$10.87249	\$11.08065	\$12.17180	\$12.99471	\$13.22034	\$14.21103
79	\$10.93019	\$11.11687	\$12.22598	\$13.05161	\$13.22516	\$14.22301
80	\$10.98820	\$11.15319	\$12.28039	\$13.10875	\$13.22995	\$14.23502
81	\$11.04649	\$11.18963	\$12.33506	\$13.16615	\$13.23477	\$14.24701
82	\$11.10511	\$11.22621	\$12.38996	\$13.22379	\$13.23958	\$14.25903
83	\$11.16429	\$11.25095	\$12.43248	\$13.26367	\$13.27950	\$14.22311
84	\$11.22381	\$11.27576	\$12.47514	\$13.30366	\$13.31954	\$14.18727

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$6.78139	\$6.98199	\$7.19364	\$7.62510	\$8.02196	\$8.47009
31	\$6.84256	\$7.04452	\$7.25762	\$7.69245	\$8.09218	\$8.54358
32	\$6.90406	\$7.10734	\$7.32188	\$7.76007	\$8.16266	\$8.61733
33	\$6.96585	\$7.17048	\$7.38643	\$7.82798	\$8.23338	\$8.69135
34	\$7.02794	\$7.23388	\$7.45127	\$7.89616	\$8.30437	\$8.76560
35	\$7.09034	\$7.29757	\$7.51636	\$7.96461	\$8.37561	\$8.84005
36	\$7.23439	\$7.44577	\$7.66896	\$8.12724	\$8.54690	\$9.02092
37	\$7.38135	\$7.59697	\$7.82468	\$8.29321	\$8.72168	\$9.20550
38	\$7.53129	\$7.75124	\$7.98356	\$8.46256	\$8.90005	\$9.39385
39	\$7.68428	\$7.90865	\$8.14565	\$8.63536	\$9.08205	\$9.58606
40	\$7.84038	\$8.06925	\$8.31103	\$8.81171	\$9.26778	\$9.78220
41	\$7.99965	\$8.23311	\$8.47977	\$8.99165	\$9.45732	\$9.98235
42	\$8.16217	\$8.40031	\$8.65194	\$9.17526	\$9.65073	\$10.18659
43	\$8.32797	\$8.57089	\$8.82761	\$9.36262	\$9.84809	\$10.39502
44	\$8.49715	\$8.74495	\$9.00685	\$9.55382	\$10.04948	\$10.60772
45	\$8.66977	\$8.92253	\$9.18971	\$9.74891	\$10.25500	\$10.82476
46	\$8.86713	\$9.12480	\$9.39732	\$9.97003	\$10.48702	\$11.06905
47	\$9.06897	\$9.33168	\$9.60960	\$10.19619	\$10.72426	\$11.31885
48	\$9.27541	\$9.54321	\$9.82668	\$10.42747	\$10.96687	\$11.57429
49	\$9.48655	\$9.75957	\$10.04867	\$10.66399	\$11.21499	\$11.83548
50	\$9.70249	\$9.98081	\$10.27568	\$10.90588	\$11.46870	\$12.10258
51	\$9.92338	\$10.20709	\$10.50780	\$11.15324	\$11.72816	\$12.37570
52	\$10.14926	\$10.43848	\$10.74518	\$11.40624	\$11.99349	\$12.65499
53	\$10.38029	\$10.67512	\$10.98791	\$11.66496	\$12.26483	\$12.94058
54	\$10.61658	\$10.91714	\$11.23613	\$11.92957	\$12.54229	\$13.23261
55	\$10.85825	\$11.16463	\$11.48996	\$12.20015	\$12.82604	\$13.53124
56	\$10.99303	\$11.30033	\$11.62697	\$12.34568	\$12.97608	\$13.68728
57	\$11.12946	\$11.43769	\$11.76561	\$12.49295	\$13.12787	\$13.84510
58	\$11.26760	\$11.57671	\$11.90591	\$12.64196	\$13.28143	\$14.00475
59	\$11.40744	\$11.71743	\$12.04789	\$12.79277	\$13.43679	\$14.16623
60	\$11.54903	\$11.85988	\$12.19155	\$12.94536	\$13.59399	\$14.32959
61	\$11.69239	\$12.00403	\$12.33692	\$13.09978	\$13.75300	\$14.49483
62	\$11.83750	\$12.14994	\$12.48403	\$13.25605	\$13.91388	\$14.66196
63	\$11.94351	\$12.25394	\$12.58649	\$13.36481	\$14.02311	\$14.77331
64	\$12.05049	\$12.35886	\$12.68978	\$13.47446	\$14.13318	\$14.88549
65	\$12.15840	\$12.46466	\$12.79392	\$13.58501	\$14.24412	\$14.99854
66	\$12.26729	\$12.57138	\$12.89892	\$13.69647	\$14.35593	\$15.11245
67	\$12.37715	\$12.67899	\$13.00478	\$13.80884	\$14.46862	\$15.22722
68	\$12.51300	\$12.81030	\$13.13220	\$13.94444	\$14.60262	\$15.36199
69	\$12.65034	\$12.94296	\$13.26088	\$14.08137	\$14.73786	\$15.49796
70	\$12.78919	\$13.07699	\$13.39080	\$14.21964	\$14.87434	\$15.63514
71	\$12.92956	\$13.21242	\$13.52200	\$14.35926	\$15.01211	\$15.77352
72	\$13.07148	\$13.34925	\$13.65450	\$14.50027	\$15.15114	\$15.91314
73	\$13.36041	\$13.63296	\$13.93420	\$14.79962	\$15.45184	\$16.21889
74	\$13.65574	\$13.92271	\$14.21965	\$15.10514	\$15.75848	\$16.53050
75	\$13.95759	\$14.21863	\$14.51095	\$15.41695	\$16.07123	\$16.84812
76	\$14.26612	\$14.52082	\$14.80820	\$15.73523	\$16.39018	\$17.17183
77	\$14.58147	\$14.82945	\$15.11155	\$16.06006	\$16.71546	\$17.50176
78	\$14.58227	\$14.80717	\$15.06704	\$16.00739	\$16.63210	\$17.39347
79	\$14.58307	\$14.78491	\$15.02267	\$15.95491	\$16.54916	\$17.28585
80	\$14.58388	\$14.76269	\$14.97843	\$15.90260	\$16.46665	\$17.17892
81	\$14.58468	\$14.74052	\$14.93430	\$15.85045	\$16.38453	\$17.07262
82	\$14.58548	\$14.71837	\$14.89032	\$15.79848	\$16.30282	\$16.96698
83	\$14.52957	\$14.62743	\$14.76478	\$15.64844	\$16.10064	\$16.72459
84	\$14.47387	\$14.53704	\$14.64030	\$15.49982	\$15.90094	\$16.48566

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$9.09972	\$9.74588	\$9.89897	\$9.99301	\$10.12125	\$10.24549	\$10.36935
31	\$9.17771	\$9.82844	\$9.98268	\$10.07724	\$10.20643	\$10.33159	\$10.45636
32	\$9.25591	\$9.91122	\$10.06655	\$10.16165	\$10.29176	\$10.41785	\$10.54355
33	\$9.33431	\$9.99417	\$10.15061	\$10.24624	\$10.37728	\$10.50428	\$10.63090
34	\$9.41294	\$10.07730	\$10.23483	\$10.33097	\$10.46295	\$10.59086	\$10.71838
35	\$9.49175	\$10.16058	\$10.31922	\$10.41586	\$10.54874	\$10.67754	\$10.80596
36	\$9.68496	\$10.36590	\$10.52531	\$10.62300	\$10.75813	\$10.88932	\$11.02012
37	\$9.88210	\$10.57535	\$10.73552	\$10.83425	\$10.97168	\$11.10530	\$11.23853
38	\$10.08326	\$10.78905	\$10.94993	\$11.04971	\$11.18947	\$11.32557	\$11.46126
39	\$10.28850	\$11.00706	\$11.16862	\$11.26944	\$11.41159	\$11.55020	\$11.68841
40	\$10.49794	\$11.22948	\$11.39167	\$11.49354	\$11.63811	\$11.77929	\$11.92005
41	\$10.71163	\$11.45640	\$11.61918	\$11.72211	\$11.86912	\$12.01293	\$12.15629
42	\$10.92967	\$11.68789	\$11.85124	\$11.95522	\$12.10472	\$12.25119	\$12.39721
43	\$11.15214	\$11.92407	\$12.08793	\$12.19296	\$12.34501	\$12.49418	\$12.64292
44	\$11.37915	\$12.16501	\$12.32934	\$12.43543	\$12.59005	\$12.74200	\$12.89346
45	\$11.61078	\$12.41083	\$12.57558	\$12.68273	\$12.83997	\$12.99471	\$13.14900
46	\$11.87056	\$12.68551	\$12.85188	\$12.96012	\$13.12053	\$13.27858	\$13.43613
47	\$12.13613	\$12.96628	\$13.13424	\$13.24358	\$13.40724	\$13.56863	\$13.72955
48	\$12.40765	\$13.25326	\$13.42282	\$13.53325	\$13.70019	\$13.86502	\$14.02935
49	\$12.68526	\$13.54661	\$13.71773	\$13.82925	\$13.99955	\$14.16788	\$14.33571
50	\$12.96906	\$13.84643	\$14.01913	\$14.13173	\$14.30545	\$14.47736	\$14.64876
51	\$13.25921	\$14.15289	\$14.32713	\$14.44081	\$14.61803	\$14.79361	\$14.96867
52	\$13.55586	\$14.46613	\$14.64191	\$14.75666	\$14.93744	\$15.11675	\$15.29553
53	\$13.85915	\$14.78631	\$14.96361	\$15.07941	\$15.26384	\$15.44698	\$15.62953
54	\$14.16922	\$15.11358	\$15.29237	\$15.40923	\$15.59737	\$15.78439	\$15.97084
55	\$14.48623	\$15.44809	\$15.62836	\$15.74625	\$15.93819	\$16.12917	\$16.31960
56	\$14.64816	\$15.61532	\$15.79490	\$15.91214	\$16.10603	\$16.29907	\$16.49152
57	\$14.81190	\$15.78434	\$15.96319	\$16.07975	\$16.27565	\$16.47075	\$16.66526
58	\$14.97749	\$15.95520	\$16.13331	\$16.24913	\$16.44705	\$16.64424	\$16.84084
59	\$15.14489	\$16.12791	\$16.30522	\$16.42029	\$16.62027	\$16.81956	\$17.01827
60	\$15.31419	\$16.30249	\$16.47897	\$16.59326	\$16.79529	\$16.99672	\$17.19754
61	\$15.48538	\$16.47897	\$16.65457	\$16.76805	\$16.97217	\$17.17575	\$17.37873
62	\$15.65847	\$16.65734	\$16.83203	\$16.94468	\$17.15091	\$17.35667	\$17.56181
63	\$15.76887	\$16.76674	\$16.93874	\$17.04906	\$17.25666	\$17.46397	\$17.67065
64	\$15.88003	\$16.87685	\$17.04610	\$17.15407	\$17.36309	\$17.57193	\$17.78015
65	\$15.99197	\$16.98768	\$17.15417	\$17.25974	\$17.47015	\$17.68056	\$17.89035
66	\$16.10470	\$17.09925	\$17.26289	\$17.36606	\$17.57788	\$17.78987	\$18.00122
67	\$16.21823	\$17.21155	\$17.37232	\$17.47303	\$17.68628	\$17.89984	\$18.11277
68	\$16.34664	\$17.33293	\$17.48574	\$17.58155	\$17.79639	\$18.01183	\$18.22661
69	\$16.47608	\$17.45519	\$17.59989	\$17.69075	\$17.90720	\$18.12451	\$18.34117
70	\$16.60655	\$17.57830	\$17.71480	\$17.80061	\$18.01868	\$18.23789	\$18.45644
71	\$16.73804	\$17.70229	\$17.83044	\$17.91118	\$18.13086	\$18.35198	\$18.57245
72	\$16.87058	\$17.82715	\$17.94685	\$18.02241	\$18.24375	\$18.46679	\$18.68917
73	\$17.16757	\$18.11225	\$18.21350	\$18.28003	\$18.50581	\$18.73365	\$18.96079
74	\$17.46978	\$18.40191	\$18.48412	\$18.54133	\$18.77166	\$19.00435	\$19.23634
75	\$17.77733	\$18.69619	\$18.75874	\$18.80637	\$19.04132	\$19.27898	\$19.51591
76	\$18.09028	\$18.99519	\$19.03744	\$19.07519	\$19.31486	\$19.55755	\$19.79953
77	\$18.40874	\$19.29898	\$19.32029	\$19.34786	\$19.59231	\$19.84016	\$20.08728
78	\$18.24948	\$19.09190	\$19.09490	\$19.09785	\$19.34083	\$19.58755	\$19.83355
79	\$18.09157	\$18.88704	\$18.94905	\$19.01018	\$19.09257	\$19.33816	\$19.58300
80	\$17.93505	\$18.68436	\$18.73359	\$18.78211	\$18.84750	\$19.09194	\$19.33564
81	\$17.77987	\$18.48387	\$18.52060	\$18.55679	\$18.60557	\$18.84886	\$19.09140
82	\$17.62604	\$18.28553	\$18.31004	\$18.33420	\$18.36676	\$18.60887	\$18.85024
83	\$17.31818	\$17.92866	\$17.94252	\$17.95617	\$17.97456	\$18.21381	\$18.45233
84	\$17.01572	\$17.57875	\$17.58237	\$17.58595	\$17.59074	\$17.82715	\$18.06285

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$3.51990	\$3.64491	\$3.92961	\$4.17445	\$4.39996	\$4.67843
31	\$3.54728	\$3.67309	\$3.96020	\$4.20679	\$4.43352	\$4.71423
32	\$3.57473	\$3.70130	\$3.99083	\$4.23921	\$4.46709	\$4.75005
33	\$3.60222	\$3.72956	\$4.02151	\$4.27165	\$4.50067	\$4.78586
34	\$3.62979	\$3.75786	\$4.05225	\$4.30413	\$4.53425	\$4.82170
35	\$3.65737	\$3.78618	\$4.08300	\$4.33662	\$4.56782	\$4.85750
36	\$3.79336	\$3.92703	\$4.23576	\$4.49943	\$4.73922	\$5.04057
37	\$3.93441	\$4.07310	\$4.39423	\$4.66836	\$4.91706	\$5.23053
38	\$4.08070	\$4.22462	\$4.55864	\$4.84363	\$5.10158	\$5.42766
39	\$4.23244	\$4.38176	\$4.72919	\$5.02548	\$5.29303	\$5.63222
40	\$4.38982	\$4.54476	\$4.90612	\$5.21417	\$5.49163	\$5.84447
41	\$4.55305	\$4.71381	\$5.08967	\$5.40993	\$5.69772	\$6.06475
42	\$4.72234	\$4.88915	\$5.28009	\$5.61304	\$5.91153	\$6.29331
43	\$4.89793	\$5.07103	\$5.47764	\$5.82379	\$6.13337	\$6.53048
44	\$5.08007	\$5.25967	\$5.68257	\$6.04244	\$6.36352	\$6.77662
45	\$5.26895	\$5.45531	\$5.89517	\$6.26931	\$6.60231	\$7.03201
46	\$5.47706	\$5.67049	\$6.12896	\$6.51879	\$6.86399	\$7.31176
47	\$5.69339	\$5.89413	\$6.37199	\$6.77818	\$7.13605	\$7.60265
48	\$5.91826	\$6.12661	\$6.62468	\$7.04791	\$7.41888	\$7.90511
49	\$6.15202	\$6.36827	\$6.88741	\$7.32837	\$7.71293	\$8.21960
50	\$6.39500	\$6.61945	\$7.16053	\$7.61998	\$8.01865	\$8.54661
51	\$6.64760	\$6.88053	\$7.44449	\$7.92321	\$8.33647	\$8.88661
52	\$6.91016	\$7.15190	\$7.73972	\$8.23850	\$8.66688	\$9.24016
53	\$7.18309	\$7.43400	\$8.04665	\$8.56633	\$9.01039	\$9.60776
54	\$7.46679	\$7.72721	\$8.36575	\$8.90722	\$9.36752	\$9.98999
55	\$7.76171	\$8.03199	\$8.69750	\$9.26166	\$9.73881	\$10.38742
56	\$7.98930	\$8.26586	\$8.95234	\$9.53372	\$10.02053	\$10.68893
57	\$8.22354	\$8.50655	\$9.21463	\$9.81376	\$10.31040	\$10.99916
58	\$8.46467	\$8.75424	\$9.48464	\$10.10202	\$10.60867	\$11.31842
59	\$8.71287	\$9.00915	\$9.76253	\$10.39876	\$10.91554	\$11.64693
60	\$8.96834	\$9.27148	\$10.04857	\$10.70421	\$11.23130	\$11.98498
61	\$9.23130	\$9.54143	\$10.34298	\$11.01864	\$11.55620	\$12.33285
62	\$9.50197	\$9.81926	\$10.64604	\$11.34230	\$11.89050	\$12.69080
63	\$9.74734	\$10.06979	\$10.92050	\$11.63588	\$12.19040	\$13.01279
64	\$9.99904	\$10.32671	\$11.20204	\$11.93706	\$12.49787	\$13.34292
65	\$10.25724	\$10.59019	\$11.49085	\$12.24603	\$12.81312	\$13.68144
66	\$10.52212	\$10.86038	\$11.78709	\$12.56300	\$13.13629	\$14.02856
67	\$10.79383	\$11.13748	\$12.09097	\$12.88818	\$13.46762	\$14.38448
68	\$11.09547	\$11.44365	\$12.42920	\$13.25122	\$13.83370	\$14.77967
69	\$11.40554	\$11.75823	\$12.77688	\$13.62448	\$14.20975	\$15.18571
70	\$11.72428	\$12.08147	\$13.13430	\$14.00826	\$14.59602	\$15.60294
71	\$12.05191	\$12.41358	\$13.50170	\$14.40283	\$14.99277	\$16.03160
72	\$12.38871	\$12.75483	\$13.87940	\$14.80853	\$15.40032	\$16.47204
73	\$12.86416	\$13.23749	\$14.41673	\$15.38846	\$15.98541	\$17.10771
74	\$13.35783	\$13.73842	\$14.97489	\$15.99112	\$16.59274	\$17.76789
75	\$13.87048	\$14.25828	\$15.55464	\$16.61736	\$17.22315	\$18.45356
76	\$14.40278	\$14.79782	\$16.15683	\$17.26814	\$17.87751	\$19.16570
77	\$14.95552	\$15.35778	\$16.78234	\$17.94440	\$18.55672	\$19.90530
78	\$15.24147	\$15.63361	\$17.09579	\$18.28240	\$18.86627	\$20.24438
79	\$15.53290	\$15.91438	\$17.41507	\$18.62678	\$19.18097	\$20.58924
80	\$15.82988	\$16.20018	\$17.74033	\$18.97764	\$19.50093	\$20.93998
81	\$16.13255	\$16.49114	\$18.07165	\$19.33509	\$19.82621	\$21.29667
82	\$16.44100	\$16.78732	\$18.40916	\$19.69929	\$20.15694	\$21.65945
83	\$16.74417	\$17.06718	\$18.72527	\$20.03452	\$20.43958	\$21.96193
84	\$17.05293	\$17.35168	\$19.04679	\$20.37543	\$20.72618	\$22.26863

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs <= X <	3.93 yrs <= X <	4.16 yrs <= X <	4.62 yrs <= X <	5.08 yrs <= X <	5.55 yrs <= X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$4.82285	\$4.95883	\$5.10267	\$5.40420	\$5.67648	\$5.98627
31	\$4.85946	\$4.99625	\$5.14099	\$5.44463	\$5.71869	\$6.03060
32	\$4.89609	\$5.03368	\$5.17925	\$5.48498	\$5.76085	\$6.07486
33	\$4.93270	\$5.07106	\$5.21749	\$5.52529	\$5.80292	\$6.11903
34	\$4.96930	\$5.10843	\$5.25569	\$5.56556	\$5.84490	\$6.16308
35	\$5.00587	\$5.14572	\$5.29383	\$5.60573	\$5.88678	\$6.20700
36	\$5.19472	\$5.33989	\$5.49365	\$5.81793	\$6.10986	\$6.44227
37	\$5.39070	\$5.54140	\$5.70099	\$6.03817	\$6.34137	\$6.68649
38	\$5.59407	\$5.75049	\$5.91618	\$6.26674	\$6.58165	\$6.93995
39	\$5.80510	\$5.96748	\$6.13948	\$6.50396	\$6.83105	\$7.20302
40	\$6.02412	\$6.19266	\$6.37120	\$6.75017	\$7.08989	\$7.47608
41	\$6.25136	\$6.42633	\$6.61169	\$7.00569	\$7.35856	\$7.75946
42	\$6.48720	\$6.66883	\$6.86123	\$7.27088	\$7.63739	\$8.05361
43	\$6.73194	\$6.92047	\$7.12020	\$7.54613	\$7.92678	\$8.35889
44	\$6.98590	\$7.18160	\$7.38896	\$7.83177	\$8.22716	\$8.67575
45	\$7.24945	\$7.45260	\$7.66785	\$8.12824	\$8.53891	\$9.00462
46	\$7.53809	\$7.74899	\$7.97251	\$8.45205	\$8.87893	\$9.36305
47	\$7.83821	\$8.05717	\$8.28929	\$8.78876	\$9.23250	\$9.73578
48	\$8.15029	\$8.37760	\$8.61864	\$9.13887	\$9.60015	\$10.12332
49	\$8.47479	\$8.71079	\$8.96108	\$9.50295	\$9.98244	\$10.52631
50	\$8.81220	\$9.05721	\$9.31714	\$9.88152	\$10.37994	\$10.94531
51	\$9.16306	\$9.41742	\$9.68734	\$10.27517	\$10.79328	\$11.38100
52	\$9.52788	\$9.79195	\$10.07224	\$10.68452	\$11.22309	\$11.83405
53	\$9.90722	\$10.18138	\$10.47243	\$11.11015	\$11.67000	\$12.30511
54	\$10.30169	\$10.58629	\$10.88855	\$11.55275	\$12.13469	\$12.79493
55	\$10.71185	\$11.00731	\$11.32117	\$12.01300	\$12.61792	\$13.30426
56	\$11.02246	\$11.32484	\$11.64621	\$12.35851	\$12.97926	\$13.68438
57	\$11.34209	\$11.65152	\$11.98055	\$12.71399	\$13.35095	\$14.07536
58	\$11.67098	\$11.98762	\$12.32450	\$13.07967	\$13.73329	\$14.47751
59	\$12.00941	\$12.33343	\$12.67833	\$13.45588	\$14.12658	\$14.89116
60	\$12.35766	\$12.68920	\$13.04232	\$13.84293	\$14.53112	\$15.31661
61	\$12.71599	\$13.05525	\$13.41676	\$14.24108	\$14.94726	\$15.75423
62	\$13.08473	\$13.43184	\$13.80194	\$14.65070	\$15.37530	\$16.20434
63	\$13.41614	\$13.76908	\$14.14575	\$15.01688	\$15.75688	\$16.60511
64	\$13.75594	\$14.11479	\$14.49812	\$15.39222	\$16.14793	\$17.01579
65	\$14.10433	\$14.46918	\$14.85927	\$15.77692	\$16.54868	\$17.43664
66	\$14.46157	\$14.83246	\$15.22941	\$16.17124	\$16.95939	\$17.86790
67	\$14.82784	\$15.20487	\$15.60878	\$16.57543	\$17.38028	\$18.30981
68	\$15.23439	\$15.61681	\$16.02712	\$17.02254	\$17.84477	\$18.79712
69	\$15.65209	\$16.03992	\$16.45668	\$17.48168	\$18.32167	\$19.29741
70	\$16.08122	\$16.47447	\$16.89775	\$17.95321	\$18.81132	\$19.81099
71	\$16.52215	\$16.92082	\$17.35064	\$18.43746	\$19.31406	\$20.33827
72	\$16.97515	\$17.37924	\$17.81567	\$18.93477	\$19.83023	\$20.87956
73	\$17.63071	\$18.04404	\$18.49131	\$19.66034	\$20.58491	\$21.67215
74	\$18.31161	\$18.73424	\$19.19259	\$20.41371	\$21.36831	\$22.49483
75	\$19.01878	\$19.45086	\$19.92045	\$21.19596	\$22.18153	\$23.34872
76	\$19.75329	\$20.19489	\$20.67592	\$22.00820	\$23.02569	\$24.23504
77	\$20.51615	\$20.96740	\$21.46004	\$22.85154	\$23.90197	\$25.15499
78	\$20.86064	\$21.30347	\$21.78893	\$23.20342	\$24.25178	\$25.51482
79	\$21.21092	\$21.64491	\$22.12286	\$23.56071	\$24.60672	\$25.87979
80	\$21.56708	\$21.99185	\$22.46193	\$23.92352	\$24.96685	\$26.24998
81	\$21.92922	\$22.34433	\$22.80617	\$24.29191	\$25.33225	\$26.62547
82	\$22.29745	\$22.70247	\$23.15569	\$24.66597	\$25.70300	\$27.00633
83	\$22.59652	\$22.98072	\$23.41384	\$24.93011	\$25.94310	\$27.24135
84	\$22.89958	\$23.26238	\$23.67482	\$25.19710	\$26.18545	\$27.47842

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$6.42072	\$6.86809	\$6.98475	\$7.04840	\$7.13780	\$7.22455	\$7.31103
31	\$6.46774	\$6.91780	\$7.03367	\$7.09754	\$7.18745	\$7.27476	\$7.36179
32	\$6.51464	\$6.96736	\$7.08237	\$7.14646	\$7.23688	\$7.32473	\$7.41232
33	\$6.56138	\$7.01671	\$7.13084	\$7.19511	\$7.28605	\$7.37442	\$7.46253
34	\$6.60797	\$7.06585	\$7.17903	\$7.24351	\$7.33494	\$7.42383	\$7.51245
35	\$6.65440	\$7.11478	\$7.22696	\$7.29163	\$7.38353	\$7.47292	\$7.56207
36	\$6.90607	\$7.38269	\$7.49735	\$7.56385	\$7.65889	\$7.75151	\$7.84385
37	\$7.16726	\$7.66070	\$7.77786	\$7.84623	\$7.94456	\$8.04047	\$8.13613
38	\$7.43833	\$7.94918	\$8.06887	\$8.13916	\$8.24085	\$8.34023	\$8.43930
39	\$7.71966	\$8.24852	\$8.37074	\$8.44301	\$8.54821	\$8.65113	\$8.75375
40	\$8.01162	\$8.55914	\$8.68392	\$8.75822	\$8.86703	\$8.97364	\$9.07993
41	\$8.31463	\$8.88145	\$9.00884	\$9.08521	\$9.19773	\$9.30816	\$9.41827
42	\$8.62910	\$9.21590	\$9.34589	\$9.42438	\$9.54077	\$9.65516	\$9.76921
43	\$8.95546	\$9.56294	\$9.69558	\$9.77622	\$9.89661	\$10.01510	\$10.13323
44	\$9.29415	\$9.92305	\$10.05832	\$10.14120	\$10.26570	\$10.38845	\$10.51082
45	\$9.64567	\$10.29672	\$10.43464	\$10.51981	\$10.64858	\$10.77571	\$10.90247
46	\$10.02854	\$10.70383	\$10.84615	\$10.93388	\$11.06755	\$11.19968	\$11.33142
47	\$10.42660	\$11.12702	\$11.27387	\$11.36424	\$11.50301	\$11.64035	\$11.77726
48	\$10.84047	\$11.56694	\$11.71847	\$11.81154	\$11.95561	\$12.09834	\$12.24063
49	\$11.27075	\$12.02426	\$12.18061	\$12.27644	\$12.42601	\$12.57435	\$12.72225
50	\$11.71814	\$12.49967	\$12.66095	\$12.75965	\$12.91493	\$13.06909	\$13.22280
51	\$12.18328	\$12.99389	\$13.16025	\$13.26187	\$13.42307	\$13.58330	\$13.74306
52	\$12.66687	\$13.50762	\$13.67925	\$13.78386	\$13.95120	\$14.11774	\$14.28377
53	\$13.16966	\$14.04166	\$14.21870	\$14.32640	\$14.50012	\$14.67321	\$14.84577
54	\$13.69241	\$14.59683	\$14.77943	\$14.89031	\$15.07063	\$15.25053	\$15.42987
55	\$14.23589	\$15.17396	\$15.36227	\$15.47639	\$15.66359	\$15.85056	\$16.03697
56	\$14.64029	\$15.60254	\$15.79507	\$15.91126	\$16.10379	\$16.29614	\$16.48790
57	\$15.05617	\$16.04323	\$16.24006	\$16.35835	\$16.55638	\$16.75424	\$16.95151
58	\$15.48386	\$16.49638	\$16.69760	\$16.81801	\$17.02167	\$17.22523	\$17.42817
59	\$15.92371	\$16.96231	\$17.16802	\$17.29059	\$17.50003	\$17.70943	\$17.91821
60	\$16.37605	\$17.44142	\$17.65170	\$17.77644	\$17.99186	\$18.20728	\$18.42205
61	\$16.84123	\$17.93405	\$18.14901	\$18.27595	\$18.49748	\$18.71910	\$18.94004
62	\$17.31963	\$18.44060	\$18.66032	\$18.78950	\$19.01733	\$19.24531	\$19.47260
63	\$17.74408	\$18.88885	\$19.11283	\$19.24332	\$19.47705	\$19.71103	\$19.94430
64	\$18.17893	\$19.34798	\$19.57631	\$19.70811	\$19.94788	\$20.18800	\$20.42743
65	\$18.62444	\$19.81829	\$20.05102	\$20.18414	\$20.43010	\$20.67653	\$20.92225
66	\$19.08085	\$20.30001	\$20.53727	\$20.67166	\$20.92395	\$21.17688	\$21.42905
67	\$19.54846	\$20.79345	\$21.03528	\$21.17095	\$21.42976	\$21.68934	\$21.94814
68	\$20.06163	\$21.33196	\$21.57576	\$21.71135	\$21.97754	\$22.24472	\$22.51113
69	\$20.58826	\$21.88441	\$22.13012	\$22.26555	\$22.53934	\$22.81435	\$23.08856
70	\$21.12873	\$22.45116	\$22.69873	\$22.83389	\$23.11548	\$23.39857	\$23.68079
71	\$21.68338	\$23.03261	\$23.28195	\$23.41676	\$23.70635	\$23.99771	\$24.28821
72	\$22.25259	\$23.62910	\$23.88016	\$24.01449	\$24.31233	\$24.61222	\$24.91122
73	\$23.08500	\$24.49843	\$24.74693	\$24.87927	\$25.18980	\$25.50285	\$25.81496
74	\$23.94856	\$25.39973	\$25.64516	\$25.77519	\$26.09893	\$26.42570	\$26.75150
75	\$24.84441	\$26.33419	\$26.57598	\$26.70336	\$27.04088	\$27.38195	\$27.72200
76	\$25.77378	\$27.30303	\$27.54060	\$27.66498	\$28.01681	\$28.37281	\$28.72773
77	\$26.73792	\$28.30752	\$28.54024	\$28.66120	\$29.02798	\$29.39950	\$29.76993
78	\$27.09997	\$28.67665	\$28.90050	\$29.01548	\$29.39029	\$29.77030	\$30.14918
79	\$27.46692	\$29.05061	\$29.26532	\$29.37414	\$29.75711	\$30.14576	\$30.53326
80	\$27.83884	\$29.42943	\$29.63475	\$29.73723	\$30.12853	\$30.52596	\$30.92222
81	\$28.21581	\$29.81319	\$30.00882	\$30.10481	\$30.50456	\$30.91096	\$31.31616
82	\$28.59786	\$30.20196	\$30.38763	\$30.47692	\$30.88530	\$31.30082	\$31.71510
83	\$28.82255	\$30.43723	\$30.62401	\$30.71149	\$31.12755	\$31.55133	\$31.97381
84	\$29.04898	\$30.67430	\$30.86223	\$30.94786	\$31.37173	\$31.80382	\$32.23462

Plan: **LTC2007**

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium****Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)**

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$9.03116	\$9.37452	\$10.10266	\$10.73815	\$11.37694	\$12.10155
31	\$9.08692	\$9.43216	\$10.16497	\$10.80436	\$11.44643	\$12.17550
32	\$9.14273	\$9.48985	\$10.22730	\$10.87059	\$11.51590	\$12.24945
33	\$9.19856	\$9.54754	\$10.28964	\$10.93683	\$11.58534	\$12.32336
34	\$9.25443	\$9.60523	\$10.35200	\$11.00304	\$11.65474	\$12.39721
35	\$9.31032	\$9.66294	\$10.41434	\$11.06926	\$11.72409	\$12.47100
36	\$9.31203	\$9.66466	\$10.41867	\$11.07535	\$11.72989	\$12.47936
37	\$9.31376	\$9.66637	\$10.42301	\$11.08145	\$11.73571	\$12.48772
38	\$9.31549	\$9.66810	\$10.42733	\$11.08756	\$11.74152	\$12.49608
39	\$9.31721	\$9.66982	\$10.43167	\$11.09366	\$11.74733	\$12.50445
40	\$9.31894	\$9.67154	\$10.43601	\$11.09976	\$11.75316	\$12.51284
41	\$9.32065	\$9.67326	\$10.44035	\$11.10589	\$11.75897	\$12.52122
42	\$9.32238	\$9.67498	\$10.44469	\$11.11199	\$11.76480	\$12.52961
43	\$9.32410	\$9.67670	\$10.44903	\$11.11811	\$11.77062	\$12.53801
44	\$9.32583	\$9.67843	\$10.45338	\$11.12425	\$11.77646	\$12.54641
45	\$9.32755	\$9.68014	\$10.45772	\$11.13036	\$11.78229	\$12.55481
46	\$9.31451	\$9.66514	\$10.44429	\$11.11733	\$11.76416	\$12.53753
47	\$9.30147	\$9.65015	\$10.43091	\$11.10432	\$11.74607	\$12.52029
48	\$9.28848	\$9.63518	\$10.41754	\$11.09134	\$11.72798	\$12.50306
49	\$9.27548	\$9.62025	\$10.40418	\$11.07836	\$11.70994	\$12.48585
50	\$9.26251	\$9.60534	\$10.39084	\$11.06538	\$11.69191	\$12.46868
51	\$9.24957	\$9.59044	\$10.37750	\$11.05244	\$11.67393	\$12.45153
52	\$9.23662	\$9.57557	\$10.36418	\$11.03950	\$11.65596	\$12.43439
53	\$9.22372	\$9.56072	\$10.35091	\$11.02658	\$11.63803	\$12.41727
54	\$9.21082	\$9.54590	\$10.33763	\$11.01368	\$11.62012	\$12.40020
55	\$9.19792	\$9.53111	\$10.32437	\$11.00079	\$11.60224	\$12.38314
56	\$9.18502	\$9.51630	\$10.31110	\$10.98790	\$11.58436	\$12.36608
57	\$9.17212	\$9.50149	\$10.29783	\$10.97500	\$11.56648	\$12.34902
58	\$8.93036	\$9.24181	\$10.02038	\$10.67730	\$11.22876	\$11.98935
59	\$8.84290	\$9.14734	\$9.92106	\$10.57162	\$11.10695	\$11.86090
60	\$8.75632	\$9.05384	\$9.82273	\$10.46698	\$10.98648	\$11.73381
61	\$8.67057	\$8.96129	\$9.72535	\$10.36336	\$10.86730	\$11.60810
62	\$8.58566	\$8.86970	\$9.62895	\$10.26077	\$10.74942	\$11.48372
63	\$8.67301	\$8.95543	\$9.72552	\$10.36402	\$10.84577	\$11.58855
64	\$8.76125	\$9.04201	\$9.82305	\$10.46829	\$10.94299	\$11.69434
65	\$8.85038	\$9.12939	\$9.92157	\$10.57361	\$11.04107	\$11.80110
66	\$8.94043	\$9.21765	\$10.02107	\$10.68001	\$11.14003	\$11.90884
67	\$9.03138	\$9.30675	\$10.12155	\$10.78747	\$11.23989	\$12.01754
68	\$9.14617	\$9.41774	\$10.24876	\$10.92387	\$11.36275	\$12.15277
69	\$9.26243	\$9.53005	\$10.37756	\$11.06201	\$11.48695	\$12.28953
70	\$9.38013	\$9.64371	\$10.50798	\$11.20189	\$11.61251	\$12.42781
71	\$9.49936	\$9.75870	\$10.64004	\$11.34353	\$11.73944	\$12.56766
72	\$9.62011	\$9.87508	\$10.77376	\$11.48696	\$11.86775	\$12.70907
73	\$9.84805	\$10.09862	\$11.03010	\$11.76354	\$12.12585	\$12.99399
74	\$10.08139	\$10.32723	\$11.29252	\$12.04677	\$12.38954	\$13.28532
75	\$10.32025	\$10.56100	\$11.56120	\$12.33683	\$12.65896	\$13.58316
76	\$10.56478	\$10.80008	\$11.83625	\$12.63388	\$12.93427	\$13.88770
77	\$10.81511	\$11.04455	\$12.11787	\$12.93806	\$13.21555	\$14.19905
78	\$10.87249	\$11.08065	\$12.17180	\$12.99471	\$13.22034	\$14.21103
79	\$10.93019	\$11.11687	\$12.22598	\$13.05161	\$13.22516	\$14.22301
80	\$10.98820	\$11.15319	\$12.28039	\$13.10875	\$13.22995	\$14.23502
81	\$11.04649	\$11.18963	\$12.33506	\$13.16615	\$13.23477	\$14.24701
82	\$11.10511	\$11.22621	\$12.38996	\$13.22379	\$13.23958	\$14.25903
83	\$11.16429	\$11.25095	\$12.43248	\$13.26367	\$13.27950	\$14.27105
84	\$11.22381	\$11.27576	\$12.47514	\$13.30366	\$13.31954	\$14.28307

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$12.48903	\$12.86827	\$13.26729	\$14.06467	\$14.80695	\$15.64146
31	\$12.56521	\$12.94648	\$13.34767	\$14.14978	\$14.89623	\$15.73547
32	\$12.64136	\$13.02464	\$13.42795	\$14.23480	\$14.98538	\$15.82936
33	\$12.71746	\$13.10273	\$13.50817	\$14.31973	\$15.07441	\$15.92309
34	\$12.79352	\$13.18076	\$13.58829	\$14.40454	\$15.16329	\$16.01665
35	\$12.86949	\$13.25867	\$13.66831	\$14.48922	\$15.25202	\$16.10999
36	\$12.87853	\$13.26793	\$13.67786	\$14.50131	\$15.26569	\$16.12511
37	\$12.88755	\$13.27720	\$13.68742	\$14.51340	\$15.27939	\$16.14025
38	\$12.89660	\$13.28648	\$13.69699	\$14.52552	\$15.29308	\$16.15541
39	\$12.90565	\$13.29578	\$13.70656	\$14.53764	\$15.30679	\$16.17057
40	\$12.91472	\$13.30505	\$13.71615	\$14.54978	\$15.32051	\$16.18575
41	\$12.92379	\$13.31435	\$13.72574	\$14.56192	\$15.33424	\$16.20095
42	\$12.93285	\$13.32365	\$13.73534	\$14.57407	\$15.34799	\$16.21616
43	\$12.94193	\$13.33295	\$13.74495	\$14.58624	\$15.36175	\$16.23139
44	\$12.95100	\$13.34228	\$13.75456	\$14.59840	\$15.37551	\$16.24663
45	\$12.96010	\$13.35160	\$13.76416	\$14.61058	\$15.38930	\$16.26188
46	\$12.94193	\$13.33120	\$13.74163	\$14.58739	\$15.36297	\$16.23229
47	\$12.92377	\$13.31083	\$13.71912	\$14.56421	\$15.33667	\$16.20275
48	\$12.90564	\$13.29049	\$13.69665	\$14.54109	\$15.31043	\$16.17325
49	\$12.88754	\$13.27018	\$13.67421	\$14.51799	\$15.28423	\$16.14383
50	\$12.86947	\$13.24991	\$13.65183	\$14.49493	\$15.25807	\$16.11443
51	\$12.85142	\$13.22965	\$13.62947	\$14.47192	\$15.23195	\$16.08510
52	\$12.83341	\$13.20945	\$13.60716	\$14.44895	\$15.20590	\$16.05584
53	\$12.81540	\$13.18924	\$13.58487	\$14.42598	\$15.17987	\$16.02662
54	\$12.79744	\$13.16909	\$13.56261	\$14.40308	\$15.15388	\$15.99745
55	\$12.77949	\$13.14897	\$13.54040	\$14.38021	\$15.12796	\$15.96832
56	\$12.64046	\$13.00138	\$13.38420	\$14.21396	\$14.94823	\$15.77481
57	\$12.50294	\$12.85542	\$13.22979	\$14.04962	\$14.77065	\$15.58363
58	\$12.36694	\$12.71112	\$13.07715	\$13.88720	\$14.59518	\$15.39477
59	\$12.23241	\$12.56845	\$12.92629	\$13.72665	\$14.42179	\$15.20821
60	\$12.09931	\$12.42737	\$12.77715	\$13.56795	\$14.25046	\$15.02390
61	\$11.96771	\$12.28787	\$12.62975	\$13.41108	\$14.08116	\$14.84183
62	\$11.83750	\$12.14994	\$12.48403	\$13.25605	\$13.91388	\$14.66196
63	\$11.94351	\$12.25394	\$12.58649	\$13.36481	\$14.02311	\$14.77331
64	\$12.05049	\$12.35886	\$12.68978	\$13.47446	\$14.13318	\$14.88549
65	\$12.15840	\$12.46466	\$12.79392	\$13.58501	\$14.24412	\$14.99854
66	\$12.26729	\$12.57138	\$12.89892	\$13.69647	\$14.35593	\$15.11245
67	\$12.37715	\$12.67899	\$13.00478	\$13.80884	\$14.46862	\$15.22722
68	\$12.51300	\$12.81030	\$13.13220	\$13.94444	\$14.60262	\$15.36199
69	\$12.65034	\$12.94296	\$13.26088	\$14.08137	\$14.73786	\$15.49796
70	\$12.78919	\$13.07699	\$13.39080	\$14.21964	\$14.87434	\$15.63514
71	\$12.92956	\$13.21242	\$13.52200	\$14.35926	\$15.01211	\$15.77352
72	\$13.07148	\$13.34925	\$13.65450	\$14.50027	\$15.15114	\$15.91314
73	\$13.36041	\$13.63296	\$13.93420	\$14.79962	\$15.45184	\$16.21889
74	\$13.65574	\$13.92271	\$14.21965	\$15.10514	\$15.75848	\$16.53050
75	\$13.95759	\$14.21863	\$14.51095	\$15.41695	\$16.07123	\$16.84812
76	\$14.26612	\$14.52082	\$14.80820	\$15.73523	\$16.39018	\$17.17183
77	\$14.58147	\$14.82945	\$15.11155	\$16.06006	\$16.71546	\$17.50176
78	\$14.58227	\$14.80717	\$15.06704	\$16.00739	\$16.63210	\$17.39347
79	\$14.58307	\$14.78491	\$15.02267	\$15.95491	\$16.54916	\$17.28585
80	\$14.58388	\$14.76269	\$14.97843	\$15.90260	\$16.46665	\$17.17892
81	\$14.58468	\$14.74052	\$14.93430	\$15.85045	\$16.38453	\$17.07262
82	\$14.58548	\$14.71837	\$14.89032	\$15.79848	\$16.30282	\$16.96698
83	\$14.52957	\$14.62743	\$14.76478	\$15.64844	\$16.10064	\$16.72459
84	\$14.47387	\$14.53704	\$14.64030	\$15.49982	\$15.90094	\$16.48566

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$16.82477	\$18.04043	\$18.34588	\$18.52816	\$18.76904	\$19.00158	\$19.23343
31	\$16.92536	\$18.14778	\$18.45493	\$18.63809	\$18.88033	\$19.11421	\$19.34737
32	\$17.02576	\$18.25490	\$18.56373	\$18.74775	\$18.99135	\$19.22656	\$19.46105
33	\$17.12597	\$18.36178	\$18.67226	\$18.85715	\$19.10208	\$19.33861	\$19.57443
34	\$17.22592	\$18.46836	\$18.78050	\$18.96623	\$19.21249	\$19.45034	\$19.68746
35	\$17.32564	\$18.57462	\$18.88843	\$19.07498	\$19.32256	\$19.56170	\$19.80012
36	\$17.34080	\$18.58812	\$18.89786	\$19.08292	\$19.32978	\$19.56854	\$19.80659
37	\$17.35596	\$18.60162	\$18.90731	\$19.09086	\$19.33699	\$19.57539	\$19.81309
38	\$17.37115	\$18.61514	\$18.91674	\$19.09882	\$19.34420	\$19.58224	\$19.81956
39	\$17.38635	\$18.62867	\$18.92620	\$19.10677	\$19.35141	\$19.58910	\$19.82605
40	\$17.40155	\$18.64220	\$18.93564	\$19.11473	\$19.35863	\$19.59594	\$19.83255
41	\$17.41678	\$18.65577	\$18.94511	\$19.12269	\$19.36584	\$19.60280	\$19.83905
42	\$17.43201	\$18.66931	\$18.95458	\$19.13065	\$19.37307	\$19.60965	\$19.84553
43	\$17.44727	\$18.68288	\$18.96405	\$19.13862	\$19.38030	\$19.61651	\$19.85203
44	\$17.46253	\$18.69646	\$18.97351	\$19.14660	\$19.38752	\$19.62338	\$19.85852
45	\$17.47781	\$18.71005	\$18.98299	\$19.15457	\$19.39475	\$19.63024	\$19.86503
46	\$17.44175	\$18.66642	\$18.93498	\$19.10395	\$19.34293	\$19.57755	\$19.81147
47	\$17.40577	\$18.62288	\$18.88711	\$19.05345	\$19.29124	\$19.52499	\$19.75804
48	\$17.36984	\$18.57946	\$18.83935	\$19.00312	\$19.23969	\$19.47257	\$19.70477
49	\$17.33400	\$18.53614	\$18.79171	\$18.95289	\$19.18828	\$19.42030	\$19.65162
50	\$17.29824	\$18.49291	\$18.74419	\$18.90279	\$19.13700	\$19.36816	\$19.59863
51	\$17.26253	\$18.44979	\$18.69680	\$18.85285	\$19.08586	\$19.31618	\$19.54579
52	\$17.22692	\$18.40678	\$18.64951	\$18.80303	\$19.03488	\$19.26432	\$19.49309
53	\$17.19137	\$18.36385	\$18.60236	\$18.75334	\$18.98401	\$19.21260	\$19.44051
54	\$17.15590	\$18.32103	\$18.55533	\$18.70377	\$18.93328	\$19.16103	\$19.38810
55	\$17.12049	\$18.27830	\$18.50840	\$18.65434	\$18.88269	\$19.10959	\$19.33581
56	\$16.90357	\$18.03743	\$18.25908	\$18.39992	\$18.62498	\$18.84873	\$19.07181
57	\$16.68938	\$17.79971	\$18.01308	\$18.14898	\$18.37078	\$18.59143	\$18.81143
58	\$16.47790	\$17.56513	\$17.77044	\$17.90147	\$18.12006	\$18.33764	\$18.55458
59	\$16.26911	\$17.33365	\$17.53103	\$17.65732	\$17.87275	\$18.08732	\$18.30124
60	\$16.06297	\$17.10522	\$17.29487	\$17.41651	\$17.62882	\$17.84042	\$18.05136
61	\$15.85943	\$16.87979	\$17.06188	\$17.17896	\$17.38822	\$17.59688	\$17.80490
62	\$15.65847	\$16.65734	\$16.83203	\$16.94468	\$17.15091	\$17.35667	\$17.56181
63	\$15.76887	\$16.76674	\$16.93874	\$17.04906	\$17.25666	\$17.46397	\$17.67065
64	\$15.88003	\$16.87685	\$17.04610	\$17.15407	\$17.36309	\$17.57193	\$17.78015
65	\$15.99197	\$16.98768	\$17.15417	\$17.25974	\$17.47015	\$17.68056	\$17.89035
66	\$16.10470	\$17.09925	\$17.26289	\$17.36606	\$17.57788	\$17.78987	\$18.00122
67	\$16.21823	\$17.21155	\$17.37232	\$17.47303	\$17.68628	\$17.89984	\$18.11277
68	\$16.34664	\$17.33293	\$17.48574	\$17.58155	\$17.79639	\$18.01183	\$18.22661
69	\$16.47608	\$17.45519	\$17.59989	\$17.69075	\$17.90720	\$18.12451	\$18.34117
70	\$16.60655	\$17.57830	\$17.71480	\$17.80061	\$18.01868	\$18.23789	\$18.45644
71	\$16.73804	\$17.70229	\$17.83044	\$17.91118	\$18.13086	\$18.35198	\$18.57245
72	\$16.87058	\$17.82715	\$17.94685	\$18.02241	\$18.24375	\$18.46679	\$18.68917
73	\$17.16757	\$18.11225	\$18.21350	\$18.28003	\$18.50581	\$18.73365	\$18.96079
74	\$17.46978	\$18.40191	\$18.48412	\$18.54133	\$18.77166	\$19.00435	\$19.23634
75	\$17.77733	\$18.69619	\$18.75874	\$18.80637	\$19.04132	\$19.27898	\$19.51591
76	\$18.09028	\$18.99519	\$19.03744	\$19.07519	\$19.31486	\$19.55755	\$19.79953
77	\$18.40874	\$19.29898	\$19.32029	\$19.34786	\$19.59231	\$19.84016	\$20.08728
78	\$18.24948	\$19.09190	\$19.09490	\$19.09785	\$19.34083	\$19.58755	\$19.83355
79	\$18.09157	\$18.88704	\$18.94905	\$19.01018	\$19.09257	\$19.33816	\$19.58300
80	\$17.93505	\$18.68436	\$18.73359	\$18.78211	\$18.84750	\$19.09194	\$19.33564
81	\$17.77987	\$18.48387	\$18.52060	\$18.55679	\$18.60557	\$18.84886	\$19.09140
82	\$17.62604	\$18.28553	\$18.31004	\$18.33420	\$18.36676	\$18.60887	\$18.85024
83	\$17.31818	\$17.92866	\$17.94252	\$17.95617	\$17.97456	\$18.21381	\$18.45233
84	\$17.01572	\$17.57875	\$17.58237	\$17.58595	\$17.59074	\$17.82715	\$18.06285

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$6.12033	\$6.34050	\$6.81840	\$7.27993	\$7.72993	\$8.20419
31	\$6.14923	\$6.37012	\$6.85040	\$7.31422	\$7.76574	\$8.24216
32	\$6.17792	\$6.39953	\$6.88212	\$7.34823	\$7.80123	\$8.27978
33	\$6.20637	\$6.42869	\$6.91357	\$7.38195	\$7.83637	\$8.31703
34	\$6.23463	\$6.45760	\$6.94476	\$7.41534	\$7.87117	\$8.35392
35	\$6.26262	\$6.48625	\$6.97565	\$7.44844	\$7.90558	\$8.39035
36	\$6.22554	\$6.44704	\$6.93489	\$7.40620	\$7.85920	\$8.34202
37	\$6.18869	\$6.40808	\$6.89436	\$7.36421	\$7.81308	\$8.29397
38	\$6.15206	\$6.36933	\$6.85407	\$7.32245	\$7.76724	\$8.24620
39	\$6.11565	\$6.33084	\$6.81402	\$7.28092	\$7.72167	\$8.19870
40	\$6.07944	\$6.29258	\$6.77420	\$7.23964	\$7.67637	\$8.15147
41	\$6.04345	\$6.25454	\$6.73460	\$7.19859	\$7.63132	\$8.10451
42	\$6.00768	\$6.21674	\$6.69524	\$7.15777	\$7.58654	\$8.05783
43	\$5.97211	\$6.17915	\$6.65612	\$7.11717	\$7.54203	\$8.01142
44	\$5.93677	\$6.14181	\$6.61722	\$7.07682	\$7.49778	\$7.96527
45	\$5.90162	\$6.10468	\$6.57855	\$7.03669	\$7.45378	\$7.91939
46	\$5.80521	\$6.00192	\$6.46940	\$6.92159	\$7.32582	\$7.78371
47	\$5.71036	\$5.90089	\$6.36206	\$6.80838	\$7.20007	\$7.65035
48	\$5.61707	\$5.80155	\$6.25649	\$6.69701	\$7.07646	\$7.51928
49	\$5.52529	\$5.70390	\$6.15267	\$6.58747	\$6.95498	\$7.39044
50	\$5.43502	\$5.60788	\$6.05059	\$6.47971	\$6.83558	\$7.26383
51	\$5.34623	\$5.51347	\$5.95019	\$6.37373	\$6.71824	\$7.13938
52	\$5.25889	\$5.42067	\$5.85146	\$6.26947	\$6.60291	\$7.01705
53	\$5.17295	\$5.32941	\$5.75437	\$6.16692	\$6.48957	\$6.89684
54	\$5.08846	\$5.23971	\$5.65890	\$6.06605	\$6.37815	\$6.77867
55	\$5.00532	\$5.15150	\$5.56500	\$5.96683	\$6.26866	\$6.66253
56	\$4.77503	\$4.90611	\$5.30232	\$5.68764	\$5.95865	\$6.33218
57	\$4.55533	\$4.67240	\$5.05204	\$5.42150	\$5.66398	\$6.01821
58	\$4.34575	\$4.44981	\$4.81357	\$5.16781	\$5.38387	\$5.71979
59	\$4.14580	\$4.23785	\$4.58636	\$4.92601	\$5.11762	\$5.43618
60	\$3.95506	\$4.03597	\$4.36987	\$4.69551	\$4.86453	\$5.16664
61	\$3.77309	\$3.84371	\$4.16361	\$4.47580	\$4.62397	\$4.91046
62	\$3.59949	\$3.66061	\$3.96708	\$4.26637	\$4.39530	\$4.66697
63	\$3.41743	\$3.46266	\$3.75612	\$4.04292	\$4.13952	\$4.39386
64	\$3.24459	\$3.27543	\$3.55639	\$3.83117	\$3.89865	\$4.13672
65	\$3.08048	\$3.09830	\$3.36726	\$3.63051	\$3.67178	\$3.89463
66	\$2.92468	\$2.93076	\$3.18819	\$3.44037	\$3.45813	\$3.66671
67	\$2.77673	\$2.78252	\$3.02694	\$3.26636	\$3.28322	\$3.48125
68	\$2.32054	\$2.32538	\$2.52964	\$2.72972	\$2.74381	\$2.90932
69	\$1.93930	\$1.94333	\$2.11403	\$2.28125	\$2.29303	\$2.43134
70	\$1.62070	\$1.62406	\$1.76672	\$1.90645	\$1.91631	\$2.03189
71	\$1.35442	\$1.35724	\$1.47647	\$1.59324	\$1.60147	\$1.69807
72	\$1.13190	\$1.13426	\$1.23390	\$1.33149	\$1.33835	\$1.41908
73	\$0.97684	\$0.97887	\$1.06487	\$1.14907	\$1.15501	\$1.22469
74	\$0.79034	\$0.79199	\$0.86155	\$0.92970	\$0.93449	\$0.99086

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs <= X <	3.93 yrs <= X <	4.16 yrs <= X <	4.62 yrs <= X <	5.08 yrs <= X <	5.55 yrs <= X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$8.52160	\$8.77976	\$9.03681	\$9.62549	\$10.11110	\$10.72762
31	\$8.56115	\$8.82020	\$9.07812	\$9.66962	\$10.15701	\$10.77626
32	\$8.60033	\$8.86027	\$9.11900	\$9.71328	\$10.20242	\$10.82437
33	\$8.63912	\$8.89992	\$9.15942	\$9.75646	\$10.24729	\$10.87189
34	\$8.67752	\$8.93913	\$9.19941	\$9.79915	\$10.29160	\$10.91881
35	\$8.71550	\$8.97789	\$9.23890	\$9.84130	\$10.33535	\$10.96509
36	\$8.66622	\$8.92640	\$9.18499	\$9.78550	\$10.27574	\$10.90268
37	\$8.61720	\$8.87523	\$9.13140	\$9.73002	\$10.21647	\$10.84061
38	\$8.56847	\$8.82435	\$9.07812	\$9.67484	\$10.15755	\$10.77890
39	\$8.52002	\$8.77376	\$9.02516	\$9.61999	\$10.09896	\$10.71754
40	\$8.47182	\$8.72346	\$8.97250	\$9.56543	\$10.04071	\$10.65653
41	\$8.42392	\$8.67344	\$8.92015	\$9.51120	\$9.98281	\$10.59588
42	\$8.37629	\$8.62371	\$8.86811	\$9.45726	\$9.92522	\$10.53557
43	\$8.32892	\$8.57426	\$8.81637	\$9.40363	\$9.86798	\$10.47559
44	\$8.28183	\$8.52511	\$8.76492	\$9.35030	\$9.81108	\$10.41596
45	\$8.23498	\$8.47622	\$8.71378	\$9.29729	\$9.75448	\$10.35666
46	\$8.09515	\$8.32935	\$8.55929	\$9.13444	\$9.57918	\$10.17065
47	\$7.95769	\$8.18502	\$8.40754	\$8.97445	\$9.40703	\$9.98796
48	\$7.82257	\$8.04319	\$8.25848	\$8.81727	\$9.23798	\$9.80857
49	\$7.68976	\$7.90382	\$8.11207	\$8.66284	\$9.07196	\$9.63240
50	\$7.55918	\$7.76687	\$7.96824	\$8.51110	\$8.90893	\$9.45940
51	\$7.43082	\$7.63228	\$7.82697	\$8.36203	\$8.74881	\$9.28949
52	\$7.30465	\$7.50003	\$7.68820	\$8.21557	\$8.59159	\$9.12265
53	\$7.18062	\$7.37008	\$7.55190	\$8.07167	\$8.43719	\$8.95879
54	\$7.05870	\$7.24237	\$7.41801	\$7.93031	\$8.28555	\$8.79788
55	\$6.93885	\$7.11687	\$7.28650	\$7.79140	\$8.13666	\$8.63985
56	\$6.59678	\$6.75775	\$6.90910	\$7.39104	\$7.70591	\$8.18128
57	\$6.27157	\$6.41676	\$6.55124	\$7.01125	\$7.29795	\$7.74707
58	\$5.96241	\$6.09297	\$6.21192	\$6.65097	\$6.91161	\$7.33587
59	\$5.66847	\$5.78553	\$5.89017	\$6.30922	\$6.54572	\$6.94653
60	\$5.38903	\$5.49358	\$5.58509	\$5.98501	\$6.19918	\$6.57784
61	\$5.12337	\$5.21638	\$5.29581	\$5.67746	\$5.87101	\$6.22870
62	\$4.87081	\$4.95316	\$5.02152	\$5.38574	\$5.56020	\$5.89811
63	\$4.58859	\$4.65321	\$4.70200	\$5.04767	\$5.19074	\$5.50392
64	\$4.32271	\$4.37142	\$4.40282	\$4.73084	\$4.84582	\$5.13609
65	\$4.07224	\$4.10668	\$4.12267	\$4.43389	\$4.52383	\$4.79283
66	\$3.83629	\$3.85800	\$3.86034	\$4.15557	\$4.22324	\$4.47251
67	\$3.64224	\$3.66286	\$3.66510	\$3.94539	\$4.00963	\$4.24630
68	\$3.04385	\$3.06108	\$3.06296	\$3.29719	\$3.35086	\$3.54866
69	\$2.54377	\$2.55817	\$2.55972	\$2.75550	\$2.80036	\$2.96564
70	\$2.12586	\$2.13788	\$2.13919	\$2.30279	\$2.34027	\$2.47841
71	\$1.77660	\$1.78664	\$1.78773	\$1.92447	\$1.95580	\$2.07124
72	\$1.48471	\$1.49312	\$1.49403	\$1.60828	\$1.63447	\$1.73093
73	\$1.28133	\$1.28857	\$1.28936	\$1.38797	\$1.41056	\$1.49381
74	\$1.03668	\$1.04255	\$1.04319	\$1.12297	\$1.14125	\$1.20862

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$11.55461	\$12.40833	\$12.65828	\$12.78768	\$12.95727	\$13.12020	\$13.28264
31	\$11.60655	\$12.46368	\$12.71481	\$12.84462	\$13.01490	\$13.17853	\$13.34167
32	\$11.65785	\$12.51832	\$12.77062	\$12.90080	\$13.07176	\$13.23608	\$13.39989
33	\$11.70849	\$12.57223	\$12.82566	\$12.95620	\$13.12785	\$13.29283	\$13.45731
34	\$11.75844	\$12.62536	\$12.87993	\$13.01081	\$13.18312	\$13.34873	\$13.51384
35	\$11.80767	\$12.67769	\$12.93339	\$13.06456	\$13.23753	\$13.40377	\$13.56952
36	\$11.73886	\$12.60147	\$12.85311	\$12.98186	\$13.15295	\$13.31772	\$13.48200
37	\$11.67047	\$12.52572	\$12.77335	\$12.89968	\$13.06892	\$13.23222	\$13.39504
38	\$11.60246	\$12.45041	\$12.69408	\$12.81801	\$12.98542	\$13.14727	\$13.30864
39	\$11.53486	\$12.37557	\$12.61529	\$12.73687	\$12.90245	\$13.06287	\$13.22280
40	\$11.46764	\$12.30118	\$12.53701	\$12.65623	\$12.82002	\$12.97901	\$13.13753
41	\$11.40083	\$12.22723	\$12.45920	\$12.57610	\$12.73811	\$12.89569	\$13.05279
42	\$11.33439	\$12.15371	\$12.38187	\$12.49650	\$12.65672	\$12.81290	\$12.96860
43	\$11.26834	\$12.08066	\$12.30502	\$12.41738	\$12.57587	\$12.73063	\$12.88494
44	\$11.20269	\$12.00804	\$12.22867	\$12.33876	\$12.49553	\$12.64892	\$12.80184
45	\$11.13741	\$11.93584	\$12.15277	\$12.26066	\$12.41568	\$12.56770	\$12.71927
46	\$10.93184	\$11.70988	\$11.91956	\$12.02262	\$12.17391	\$12.32255	\$12.47074
47	\$10.73009	\$11.48820	\$11.69085	\$11.78920	\$11.93684	\$12.08219	\$12.22709
48	\$10.53203	\$11.27073	\$11.46652	\$11.56031	\$11.70441	\$11.84651	\$11.98819
49	\$10.33764	\$11.05735	\$11.24648	\$11.33587	\$11.47648	\$11.61542	\$11.75395
50	\$10.14685	\$10.84804	\$11.03068	\$11.11579	\$11.25300	\$11.38884	\$11.52428
51	\$9.95957	\$10.64267	\$10.81902	\$10.89996	\$11.03388	\$11.16669	\$11.29911
52	\$9.77576	\$10.44119	\$10.61141	\$10.68834	\$10.81902	\$10.94887	\$11.07833
53	\$9.59532	\$10.24353	\$10.40780	\$10.48083	\$10.60833	\$10.73530	\$10.86189
54	\$9.41823	\$10.04961	\$10.20808	\$10.27734	\$10.40177	\$10.52589	\$10.64964
55	\$9.24440	\$9.85936	\$10.01220	\$10.07781	\$10.19920	\$10.32056	\$10.44157
56	\$8.73868	\$9.30578	\$9.44255	\$9.49858	\$9.61223	\$9.72616	\$9.83976
57	\$8.26063	\$8.78327	\$8.90531	\$8.95265	\$9.05903	\$9.16598	\$9.27263
58	\$7.80872	\$8.29011	\$8.39864	\$8.43809	\$8.53767	\$8.63808	\$8.73819
59	\$7.38154	\$7.82462	\$7.92079	\$7.95310	\$8.04632	\$8.14058	\$8.23455
60	\$6.97773	\$7.38529	\$7.47014	\$7.49599	\$7.58325	\$7.67172	\$7.75995
61	\$6.59600	\$6.97062	\$7.04512	\$7.06515	\$7.14682	\$7.22987	\$7.31270
62	\$6.23516	\$6.57923	\$6.64428	\$6.65907	\$6.73551	\$6.81347	\$6.89121
63	\$5.79331	\$6.08899	\$6.13552	\$6.13939	\$6.20852	\$6.27960	\$6.35048
64	\$5.38276	\$5.63528	\$5.66571	\$5.69002	\$5.72277	\$5.78757	\$5.85218
65	\$5.00130	\$5.21538	\$5.23188	\$5.25026	\$5.27503	\$5.33408	\$5.39297
66	\$4.64690	\$4.82677	\$4.83126	\$4.84448	\$4.86233	\$4.91613	\$4.96980
67	\$4.41185	\$4.58262	\$4.58689	\$4.59946	\$4.61638	\$4.66747	\$4.71842
68	\$3.68702	\$3.82973	\$3.83331	\$3.84379	\$3.85795	\$3.90065	\$3.94322
69	\$3.08127	\$3.20055	\$3.20352	\$3.21230	\$3.22412	\$3.25980	\$3.29538
70	\$2.57504	\$2.67473	\$2.67721	\$2.68454	\$2.69442	\$2.72425	\$2.75399
71	\$2.15199	\$2.23529	\$2.23737	\$2.24348	\$2.25174	\$2.27667	\$2.30152
72	\$1.79843	\$1.86804	\$1.86978	\$1.87491	\$1.88180	\$1.90263	\$1.92340
73	\$1.55206	\$1.61215	\$1.61364	\$1.61806	\$1.62402	\$1.64199	\$1.65991
74	\$1.25573	\$1.30434	\$1.30556	\$1.30913	\$1.31395	\$1.32850	\$1.34299

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$4.91278	\$5.09534	\$5.49674	\$5.84288	\$6.17776	\$6.57416
31	\$4.95954	\$5.14336	\$5.54820	\$5.89715	\$6.23418	\$6.63379
32	\$5.00663	\$5.19170	\$5.59997	\$5.95175	\$6.29087	\$6.69373
33	\$5.05403	\$5.24037	\$5.65209	\$6.00668	\$6.34788	\$6.75399
34	\$5.10177	\$5.28935	\$5.70451	\$6.06192	\$6.40519	\$6.81456
35	\$5.14982	\$5.33865	\$5.75727	\$6.11749	\$6.46279	\$6.87541
36	\$5.25172	\$5.44423	\$5.87258	\$6.24087	\$6.59268	\$7.01487
37	\$5.35564	\$5.55190	\$5.99020	\$6.36674	\$6.72519	\$7.15718
38	\$5.46161	\$5.66171	\$6.11017	\$6.49514	\$6.86037	\$7.30235
39	\$5.56969	\$5.77368	\$6.23254	\$6.62612	\$6.99827	\$7.45048
40	\$5.67991	\$5.88786	\$6.35736	\$6.75977	\$7.13893	\$7.60159
41	\$5.79230	\$6.00431	\$6.48468	\$6.89610	\$7.28242	\$7.75579
42	\$5.90692	\$6.12305	\$6.61456	\$7.03517	\$7.42878	\$7.91311
43	\$6.02382	\$6.24416	\$6.74704	\$7.17706	\$7.57810	\$8.07362
44	\$6.14301	\$6.36764	\$6.88216	\$7.32180	\$7.73042	\$8.23740
45	\$6.26457	\$6.49357	\$7.02000	\$7.46946	\$7.88579	\$8.40449
46	\$6.40623	\$6.63967	\$7.17976	\$7.64041	\$8.06400	\$8.59582
47	\$6.55110	\$6.78906	\$7.34314	\$7.81526	\$8.24624	\$8.79150
48	\$6.69926	\$6.94180	\$7.51024	\$7.99411	\$8.43259	\$8.99164
49	\$6.85073	\$7.09798	\$7.68115	\$8.17705	\$8.62316	\$9.19632
50	\$7.00566	\$7.25768	\$7.85594	\$8.36419	\$8.81804	\$9.40567
51	\$7.16408	\$7.42097	\$8.03472	\$8.55560	\$9.01730	\$9.61978
52	\$7.32609	\$7.58794	\$8.21755	\$8.75141	\$9.22108	\$9.83879
53	\$7.49175	\$7.75866	\$8.40457	\$8.95169	\$9.42946	\$10.06276
54	\$7.66118	\$7.93322	\$8.59582	\$9.15655	\$9.64257	\$10.29183
55	\$7.83443	\$8.11171	\$8.79143	\$9.36609	\$9.86047	\$10.52613
56	\$7.93758	\$8.21589	\$8.90646	\$9.48896	\$9.98281	\$10.65788
57	\$8.04210	\$8.32141	\$9.02299	\$9.61343	\$10.10667	\$10.79127
58	\$8.14798	\$8.42830	\$9.14107	\$9.73955	\$10.23206	\$10.92634
59	\$8.25527	\$8.53654	\$9.26065	\$9.86732	\$10.35903	\$11.06310
60	\$8.36396	\$8.64618	\$9.38183	\$9.99677	\$10.48756	\$11.20156
61	\$8.47408	\$8.75722	\$9.50458	\$10.12790	\$10.61768	\$11.34177
62	\$8.58566	\$8.86970	\$9.62895	\$10.26077	\$10.74942	\$11.48372
63	\$8.67301	\$8.95543	\$9.72552	\$10.36402	\$10.84577	\$11.58855
64	\$8.76125	\$9.04201	\$9.82305	\$10.46829	\$10.94299	\$11.69434
65	\$8.85038	\$9.12939	\$9.92157	\$10.57361	\$11.04107	\$11.80110
66	\$8.94043	\$9.21765	\$10.02107	\$10.68001	\$11.14003	\$11.90884
67	\$9.03138	\$9.30675	\$10.12155	\$10.78747	\$11.23989	\$12.01754
68	\$9.14617	\$9.41774	\$10.24876	\$10.92387	\$11.36275	\$12.15277
69	\$9.26243	\$9.53005	\$10.37756	\$11.06201	\$11.48695	\$12.28953
70	\$9.38013	\$9.64371	\$10.50798	\$11.20189	\$11.61251	\$12.42781
71	\$9.49936	\$9.75870	\$10.64004	\$11.34353	\$11.73944	\$12.56766
72	\$9.62011	\$9.87508	\$10.77376	\$11.48696	\$11.86775	\$12.70907
73	\$9.84805	\$10.09862	\$11.03010	\$11.76354	\$12.12585	\$12.99399
74	\$10.08139	\$10.32723	\$11.29252	\$12.04677	\$12.38954	\$13.28532
75	\$10.32025	\$10.56100	\$11.56120	\$12.33683	\$12.65896	\$13.58316
76	\$10.56478	\$10.80008	\$11.83625	\$12.63388	\$12.93427	\$13.88770
77	\$10.81511	\$11.04455	\$12.11787	\$12.93806	\$13.21555	\$14.19905
78	\$10.87249	\$11.08065	\$12.17180	\$12.99471	\$13.22034	\$14.21103
79	\$10.93019	\$11.11687	\$12.22598	\$13.05161	\$13.22516	\$14.22301
80	\$10.98820	\$11.15319	\$12.28039	\$13.10875	\$13.22995	\$14.23502
81	\$11.04649	\$11.18963	\$12.33506	\$13.16615	\$13.23477	\$14.24701
82	\$11.10511	\$11.22621	\$12.38996	\$13.22379	\$13.23958	\$14.25903
83	\$11.16429	\$11.25095	\$12.43248	\$13.26367	\$13.27950	\$14.22311
84	\$11.22381	\$11.27576	\$12.47514	\$13.30366	\$13.31954	\$14.18727

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$6.78139	\$6.98199	\$7.19364	\$7.62510	\$8.02196	\$8.47009
31	\$6.84256	\$7.04452	\$7.25762	\$7.69245	\$8.09218	\$8.54358
32	\$6.90406	\$7.10734	\$7.32188	\$7.76007	\$8.16266	\$8.61733
33	\$6.96585	\$7.17048	\$7.38643	\$7.82798	\$8.23338	\$8.69135
34	\$7.02794	\$7.23388	\$7.45127	\$7.89616	\$8.30437	\$8.76560
35	\$7.09034	\$7.29757	\$7.51636	\$7.96461	\$8.37561	\$8.84005
36	\$7.23439	\$7.44577	\$7.66896	\$8.12724	\$8.54690	\$9.02092
37	\$7.38135	\$7.59697	\$7.82468	\$8.29321	\$8.72168	\$9.20550
38	\$7.53129	\$7.75124	\$7.98356	\$8.46256	\$8.90005	\$9.39385
39	\$7.68428	\$7.90865	\$8.14565	\$8.63536	\$9.08205	\$9.58606
40	\$7.84038	\$8.06925	\$8.31103	\$8.81171	\$9.26778	\$9.78220
41	\$7.99965	\$8.23311	\$8.47977	\$8.99165	\$9.45732	\$9.98235
42	\$8.16217	\$8.40031	\$8.65194	\$9.17526	\$9.65073	\$10.18659
43	\$8.32797	\$8.57089	\$8.82761	\$9.36262	\$9.84809	\$10.39502
44	\$8.49715	\$8.74495	\$9.00685	\$9.55382	\$10.04948	\$10.60772
45	\$8.66977	\$8.92253	\$9.18971	\$9.74891	\$10.25500	\$10.82476
46	\$8.86713	\$9.12480	\$9.39732	\$9.97003	\$10.48702	\$11.06905
47	\$9.06897	\$9.33168	\$9.60960	\$10.19619	\$10.72426	\$11.31885
48	\$9.27541	\$9.54321	\$9.82668	\$10.42747	\$10.96687	\$11.57429
49	\$9.48655	\$9.75957	\$10.04867	\$10.66399	\$11.21499	\$11.83548
50	\$9.70249	\$9.98081	\$10.27568	\$10.90588	\$11.46870	\$12.10258
51	\$9.92338	\$10.20709	\$10.50780	\$11.15324	\$11.72816	\$12.37570
52	\$10.14926	\$10.43848	\$10.74518	\$11.40624	\$11.99349	\$12.65499
53	\$10.38029	\$10.67512	\$10.98791	\$11.66496	\$12.26483	\$12.94058
54	\$10.61658	\$10.91714	\$11.23613	\$11.92957	\$12.54229	\$13.23261
55	\$10.85825	\$11.16463	\$11.48996	\$12.20015	\$12.82604	\$13.53124
56	\$10.99303	\$11.30033	\$11.62697	\$12.34568	\$12.97608	\$13.68728
57	\$11.12946	\$11.43769	\$11.76561	\$12.49295	\$13.12787	\$13.84510
58	\$11.26760	\$11.57671	\$11.90591	\$12.64196	\$13.28143	\$14.00475
59	\$11.40744	\$11.71743	\$12.04789	\$12.79277	\$13.43679	\$14.16623
60	\$11.54903	\$11.85988	\$12.19155	\$12.94536	\$13.59399	\$14.32959
61	\$11.69239	\$12.00403	\$12.33692	\$13.09978	\$13.75300	\$14.49483
62	\$11.83750	\$12.14994	\$12.48403	\$13.25605	\$13.91388	\$14.66196
63	\$11.94351	\$12.25394	\$12.58649	\$13.36481	\$14.02311	\$14.77331
64	\$12.05049	\$12.35886	\$12.68978	\$13.47446	\$14.13318	\$14.88549
65	\$12.15840	\$12.46466	\$12.79392	\$13.58501	\$14.24412	\$14.99854
66	\$12.26729	\$12.57138	\$12.89892	\$13.69647	\$14.35593	\$15.11245
67	\$12.37715	\$12.67899	\$13.00478	\$13.80884	\$14.46862	\$15.22722
68	\$12.51300	\$12.81030	\$13.13220	\$13.94444	\$14.60262	\$15.36199
69	\$12.65034	\$12.94296	\$13.26088	\$14.08137	\$14.73786	\$15.49796
70	\$12.78919	\$13.07699	\$13.39080	\$14.21964	\$14.87434	\$15.63514
71	\$12.92956	\$13.21242	\$13.52200	\$14.35926	\$15.01211	\$15.77352
72	\$13.07148	\$13.34925	\$13.65450	\$14.50027	\$15.15114	\$15.91314
73	\$13.36041	\$13.63296	\$13.93420	\$14.79962	\$15.45184	\$16.21889
74	\$13.65574	\$13.92271	\$14.21965	\$15.10514	\$15.75848	\$16.53050
75	\$13.95759	\$14.21863	\$14.51095	\$15.41695	\$16.07123	\$16.84812
76	\$14.26612	\$14.52082	\$14.80820	\$15.73523	\$16.39018	\$17.17183
77	\$14.58147	\$14.82945	\$15.11155	\$16.06006	\$16.71546	\$17.50176
78	\$14.58227	\$14.80717	\$15.06704	\$16.00739	\$16.63210	\$17.39347
79	\$14.58307	\$14.78491	\$15.02267	\$15.95491	\$16.54916	\$17.28585
80	\$14.58388	\$14.76269	\$14.97843	\$15.90260	\$16.46665	\$17.17892
81	\$14.58468	\$14.74052	\$14.93430	\$15.85045	\$16.38453	\$17.07262
82	\$14.58548	\$14.71837	\$14.89032	\$15.79848	\$16.30282	\$16.96698
83	\$14.52957	\$14.62743	\$14.76478	\$15.64844	\$16.10064	\$16.72459
84	\$14.47387	\$14.53704	\$14.64030	\$15.49982	\$15.90094	\$16.48566

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$9.09972	\$9.74588	\$9.89897	\$9.99301	\$10.12125	\$10.24549	\$10.36935
31	\$9.17771	\$9.82844	\$9.98268	\$10.07724	\$10.20643	\$10.33159	\$10.45636
32	\$9.25591	\$9.91122	\$10.06655	\$10.16165	\$10.29176	\$10.41785	\$10.54355
33	\$9.33431	\$9.99417	\$10.15061	\$10.24624	\$10.37728	\$10.50428	\$10.63090
34	\$9.41294	\$10.07730	\$10.23483	\$10.33097	\$10.46295	\$10.59086	\$10.71838
35	\$9.49175	\$10.16058	\$10.31922	\$10.41586	\$10.54874	\$10.67754	\$10.80596
36	\$9.68496	\$10.36590	\$10.52531	\$10.62300	\$10.75813	\$10.88932	\$11.02012
37	\$9.88210	\$10.57535	\$10.73552	\$10.83425	\$10.97168	\$11.10530	\$11.23853
38	\$10.08326	\$10.78905	\$10.94993	\$11.04971	\$11.18947	\$11.32557	\$11.46126
39	\$10.28850	\$11.00706	\$11.16862	\$11.26944	\$11.41159	\$11.55020	\$11.68841
40	\$10.49794	\$11.22948	\$11.39167	\$11.49354	\$11.63811	\$11.77929	\$11.92005
41	\$10.71163	\$11.45640	\$11.61918	\$11.72211	\$11.86912	\$12.01293	\$12.15629
42	\$10.92967	\$11.68789	\$11.85124	\$11.95522	\$12.10472	\$12.25119	\$12.39721
43	\$11.15214	\$11.92407	\$12.08793	\$12.19296	\$12.34501	\$12.49418	\$12.64292
44	\$11.37915	\$12.16501	\$12.32934	\$12.43543	\$12.59005	\$12.74200	\$12.89346
45	\$11.61078	\$12.41083	\$12.57558	\$12.68273	\$12.83997	\$12.99471	\$13.14900
46	\$11.87056	\$12.68551	\$12.85188	\$12.96012	\$13.12053	\$13.27858	\$13.43613
47	\$12.13613	\$12.96628	\$13.13424	\$13.24358	\$13.40724	\$13.56863	\$13.72955
48	\$12.40765	\$13.25326	\$13.42282	\$13.53325	\$13.70019	\$13.86502	\$14.02935
49	\$12.68526	\$13.54661	\$13.71773	\$13.82925	\$13.99955	\$14.16788	\$14.33571
50	\$12.96906	\$13.84643	\$14.01913	\$14.13173	\$14.30545	\$14.47736	\$14.64876
51	\$13.25921	\$14.15289	\$14.32713	\$14.44081	\$14.61803	\$14.79361	\$14.96867
52	\$13.55586	\$14.46613	\$14.64191	\$14.75666	\$14.93744	\$15.11675	\$15.29553
53	\$13.85915	\$14.78631	\$14.96361	\$15.07941	\$15.26384	\$15.44698	\$15.62953
54	\$14.16922	\$15.11358	\$15.29237	\$15.40923	\$15.59737	\$15.78439	\$15.97084
55	\$14.48623	\$15.44809	\$15.62836	\$15.74625	\$15.93819	\$16.12917	\$16.31960
56	\$14.64816	\$15.61532	\$15.79490	\$15.91214	\$16.10603	\$16.29907	\$16.49152
57	\$14.81190	\$15.78434	\$15.96319	\$16.07975	\$16.27565	\$16.47075	\$16.66526
58	\$14.97749	\$15.95520	\$16.13331	\$16.24913	\$16.44705	\$16.64424	\$16.84084
59	\$15.14489	\$16.12791	\$16.30522	\$16.42029	\$16.62027	\$16.81956	\$17.01827
60	\$15.31419	\$16.30249	\$16.47897	\$16.59326	\$16.79529	\$16.99672	\$17.19754
61	\$15.48538	\$16.47897	\$16.65457	\$16.76805	\$16.97217	\$17.17575	\$17.37873
62	\$15.65847	\$16.65734	\$16.83203	\$16.94468	\$17.15091	\$17.35667	\$17.56181
63	\$15.76887	\$16.76674	\$16.93874	\$17.04906	\$17.25666	\$17.46397	\$17.67065
64	\$15.88003	\$16.87685	\$17.04610	\$17.15407	\$17.36309	\$17.57193	\$17.78015
65	\$15.99197	\$16.98768	\$17.15417	\$17.25974	\$17.47015	\$17.68056	\$17.89035
66	\$16.10470	\$17.09925	\$17.26289	\$17.36606	\$17.57788	\$17.78987	\$18.00122
67	\$16.21823	\$17.21155	\$17.37232	\$17.47303	\$17.68628	\$17.89984	\$18.11277
68	\$16.34664	\$17.33293	\$17.48574	\$17.58155	\$17.79639	\$18.01183	\$18.22661
69	\$16.47608	\$17.45519	\$17.59989	\$17.69075	\$17.90720	\$18.12451	\$18.34117
70	\$16.60655	\$17.57830	\$17.71480	\$17.80061	\$18.01868	\$18.23789	\$18.45644
71	\$16.73804	\$17.70229	\$17.83044	\$17.91118	\$18.13086	\$18.35198	\$18.57245
72	\$16.87058	\$17.82715	\$17.94685	\$18.02241	\$18.24375	\$18.46679	\$18.68917
73	\$17.16757	\$18.11225	\$18.21350	\$18.28003	\$18.50581	\$18.73365	\$18.96079
74	\$17.46978	\$18.40191	\$18.48412	\$18.54133	\$18.77166	\$19.00435	\$19.23634
75	\$17.77733	\$18.69619	\$18.75874	\$18.80637	\$19.04132	\$19.27898	\$19.51591
76	\$18.09028	\$18.99519	\$19.03744	\$19.07519	\$19.31486	\$19.55755	\$19.79953
77	\$18.40874	\$19.29898	\$19.32029	\$19.34786	\$19.59231	\$19.84016	\$20.08728
78	\$18.24948	\$19.09190	\$19.09490	\$19.09785	\$19.34083	\$19.58755	\$19.83355
79	\$18.09157	\$18.88704	\$18.94905	\$19.01018	\$19.09257	\$19.33816	\$19.58300
80	\$17.93505	\$18.68436	\$18.73359	\$18.78211	\$18.84750	\$19.09194	\$19.33564
81	\$17.77987	\$18.48387	\$18.52060	\$18.55679	\$18.60557	\$18.84886	\$19.09140
82	\$17.62604	\$18.28553	\$18.31004	\$18.33420	\$18.36676	\$18.60887	\$18.85024
83	\$17.31818	\$17.92866	\$17.94252	\$17.95617	\$17.97456	\$18.21381	\$18.45233
84	\$17.01572	\$17.57875	\$17.58237	\$17.58595	\$17.59074	\$17.82715	\$18.06285

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$1.06943	\$1.13481	\$1.21981	\$1.30439	\$1.40958	\$1.51424
31	\$1.09878	\$1.16600	\$1.25333	\$1.34025	\$1.44839	\$1.55593
32	\$1.12890	\$1.19794	\$1.28768	\$1.37704	\$1.48814	\$1.59869
33	\$1.15972	\$1.23067	\$1.32288	\$1.41475	\$1.52893	\$1.64252
34	\$1.19131	\$1.26419	\$1.35897	\$1.45338	\$1.57072	\$1.68750
35	\$1.22366	\$1.29855	\$1.39595	\$1.49298	\$1.61356	\$1.73359
36	\$1.29826	\$1.37759	\$1.48077	\$1.58383	\$1.71167	\$1.83895
37	\$1.37668	\$1.46072	\$1.57007	\$1.67953	\$1.81503	\$1.95003
38	\$1.45911	\$1.54814	\$1.66403	\$1.78025	\$1.92393	\$2.06714
39	\$1.54574	\$1.64004	\$1.76290	\$1.88631	\$2.03866	\$2.19056
40	\$1.63678	\$1.73669	\$1.86688	\$1.99795	\$2.15952	\$2.32062
41	\$1.73238	\$1.83822	\$1.97624	\$2.11545	\$2.28676	\$2.45768
42	\$1.83283	\$1.94493	\$2.09126	\$2.23907	\$2.42077	\$2.60208
43	\$1.93831	\$2.05707	\$2.21216	\$2.36915	\$2.56187	\$2.75415
44	\$2.04909	\$2.17486	\$2.33929	\$2.50598	\$2.71037	\$2.91436
45	\$2.16537	\$2.29859	\$2.47290	\$2.64987	\$2.86667	\$3.08307
46	\$2.31542	\$2.45767	\$2.64384	\$2.83330	\$3.06497	\$3.29627
47	\$2.47493	\$2.62680	\$2.82567	\$3.02851	\$3.27609	\$3.52336
48	\$2.64437	\$2.80660	\$3.01903	\$3.23619	\$3.50079	\$3.76517
49	\$2.82440	\$2.99764	\$3.22462	\$3.45712	\$3.74000	\$4.02263
50	\$3.01563	\$3.20067	\$3.44318	\$3.69215	\$3.99453	\$4.29673
51	\$3.21872	\$3.41634	\$3.67551	\$3.94208	\$4.26538	\$4.58848
52	\$3.43435	\$3.64542	\$3.92240	\$4.20784	\$4.55352	\$4.89902
53	\$3.66325	\$3.88873	\$4.18477	\$4.49041	\$4.86004	\$5.22946
54	\$3.90625	\$4.14709	\$4.46350	\$4.79079	\$5.18605	\$5.58110
55	\$4.16414	\$4.42139	\$4.75964	\$5.11006	\$5.53277	\$5.95521
56	\$4.44723	\$4.72197	\$5.08325	\$5.45806	\$5.90968	\$6.36099
57	\$4.74901	\$5.04245	\$5.42832	\$5.82925	\$6.31178	\$6.79390
58	\$5.07073	\$5.38409	\$5.79631	\$6.22514	\$6.74066	\$7.25573
59	\$5.41364	\$5.74834	\$6.18862	\$6.64734	\$7.19814	\$7.74839
60	\$5.77913	\$6.13660	\$6.60690	\$7.09754	\$7.68604	\$8.27390
61	\$6.16866	\$6.55044	\$7.05282	\$7.57762	\$8.20643	\$8.83442
62	\$6.58378	\$6.99151	\$7.52819	\$8.08949	\$8.76135	\$9.43227
63	\$7.06722	\$7.50507	\$8.08149	\$8.68534	\$9.40727	\$10.12776
64	\$7.58462	\$8.05483	\$8.67394	\$9.32353	\$10.09934	\$10.87303
65	\$8.13833	\$8.64325	\$9.30825	\$10.00704	\$10.84072	\$11.67157
66	\$8.73078	\$9.27300	\$9.98729	\$10.73900	\$11.63486	\$12.52711
67	\$9.36464	\$9.94690	\$10.71413	\$11.52276	\$12.48546	\$13.44362
68	\$10.17788	\$10.81094	\$11.64578	\$12.52636	\$13.57447	\$14.61795
69	\$11.06166	\$11.74997	\$12.65838	\$13.61733	\$14.75847	\$15.89485
70	\$12.02213	\$12.77052	\$13.75897	\$14.80328	\$16.04572	\$17.28329
71	\$13.08419	\$13.89904	\$14.97612	\$16.11500	\$17.46961	\$18.81927
72	\$14.23997	\$15.12722	\$16.30088	\$17.54291	\$19.01985	\$20.49176
73	\$15.81092	\$16.79783	\$18.10647	\$19.49026	\$21.13948	\$22.78307
74	\$17.54906	\$18.64669	\$20.10566	\$21.64727	\$23.48862	\$25.32367
75	\$19.47169	\$20.69239	\$22.31878	\$24.03610	\$26.09164	\$28.14017
76	\$21.59794	\$22.95539	\$24.76820	\$26.68107	\$28.97540	\$31.26193
77	\$23.94886	\$25.45824	\$27.47863	\$29.60915	\$32.16963	\$34.72142
78	\$26.46022	\$28.12915	\$30.36470	\$32.71335	\$35.55017	\$38.37416
79	\$29.22479	\$31.06963	\$33.54242	\$36.13092	\$39.27271	\$42.39705
80	\$32.26738	\$34.30612	\$37.04046	\$39.89268	\$43.37101	\$46.82659
81	\$35.61527	\$37.86770	\$40.89030	\$44.03247	\$47.88204	\$51.70291
82	\$39.29832	\$41.78622	\$45.12647	\$48.58730	\$52.84634	\$57.07001
83	\$43.89314	\$46.66941	\$50.40105	\$54.24340	\$59.00797	\$63.73401
84	\$48.98211	\$52.07780	\$56.24268	\$60.50547	\$65.83001	\$71.11305
85	\$54.61585	\$58.06529	\$62.70953	\$67.43542	\$73.37996	\$79.28026
86	\$60.85010	\$64.69109	\$69.86550	\$75.10133	\$81.73202	\$88.31604
87	\$67.74609	\$72.02035	\$77.78088	\$83.57800	\$90.96768	\$98.30877
88	\$73.91105	\$78.57168	\$84.84685	\$91.12683	\$99.18435	\$107.18484
89	\$80.58443	\$85.66249	\$92.49142	\$99.28834	\$108.06441	\$116.77431
90	\$87.80596	\$93.33489	\$100.75957	\$108.10959	\$117.65849	\$127.13138
91	\$95.61846	\$101.63423	\$109.69950	\$117.64113	\$128.02094	\$138.31409
92	\$104.06798	\$110.60925	\$119.36309	\$127.93727	\$139.21013	\$150.38482
93	\$111.28895	\$118.28959	\$127.63590	\$136.70986	\$148.74403	\$160.63312
94	\$118.96335	\$126.45128	\$136.42240	\$146.01842	\$158.85439	\$171.49377
95	\$127.11832	\$135.12289	\$145.75281	\$155.89393	\$169.57414	\$183.00124
96	\$135.78237	\$144.33474	\$155.65905	\$166.36906	\$180.93794	\$195.19182
97	\$144.98583	\$154.11884	\$166.17487	\$177.47837	\$192.98243	\$208.10391
98	\$152.80572	\$162.43099	\$175.10368	\$186.90230	\$203.19346	\$219.04305
99	\$159.37152	\$169.40938	\$182.59640	\$194.80450	\$211.75145	\$228.20627
100	\$164.83185	\$175.21236	\$188.82480	\$201.36929	\$218.85818	\$235.81222

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$1.57172	\$1.62801	\$1.68845	\$1.80866	\$1.91024	\$2.03598
31	\$1.61501	\$1.67287	\$1.73498	\$1.85856	\$1.96299	\$2.09221
32	\$1.65942	\$1.71885	\$1.78271	\$1.90974	\$2.01711	\$2.14992
33	\$1.70495	\$1.76604	\$1.83166	\$1.96226	\$2.07261	\$2.20915
34	\$1.75163	\$1.81443	\$1.88188	\$2.01613	\$2.12958	\$2.26990
35	\$1.79954	\$1.86405	\$1.93338	\$2.07139	\$2.18802	\$2.33225
36	\$1.90903	\$1.97749	\$2.05108	\$2.19763	\$2.32134	\$2.47432
37	\$2.02452	\$2.09720	\$2.17529	\$2.33093	\$2.46216	\$2.62443
38	\$2.14630	\$2.22345	\$2.30633	\$2.47161	\$2.61086	\$2.78300
39	\$2.27471	\$2.35661	\$2.44458	\$2.62010	\$2.76789	\$2.95048
40	\$2.41006	\$2.49700	\$2.59039	\$2.77680	\$2.93366	\$3.12738
41	\$2.55275	\$2.64505	\$2.74421	\$2.94217	\$3.10865	\$3.31419
42	\$2.70311	\$2.80111	\$2.90637	\$3.11664	\$3.29336	\$3.51141
43	\$2.86156	\$2.96562	\$3.07739	\$3.30068	\$3.48827	\$3.71965
44	\$3.02850	\$3.13902	\$3.25765	\$3.49479	\$3.69396	\$3.93949
45	\$3.20436	\$3.32171	\$3.44771	\$3.69954	\$3.91098	\$4.17152
46	\$3.42630	\$3.55177	\$3.68653	\$3.95620	\$4.18233	\$4.46094
47	\$3.66272	\$3.79690	\$3.94103	\$4.22984	\$4.47168	\$4.76962
48	\$3.91455	\$4.05806	\$4.21222	\$4.52152	\$4.78021	\$5.09884
49	\$4.18278	\$4.33628	\$4.50118	\$4.83245	\$5.10913	\$5.44994
50	\$4.46840	\$4.63260	\$4.80901	\$5.16379	\$5.45980	\$5.82431
51	\$4.77252	\$4.94818	\$5.13691	\$5.51688	\$5.83359	\$6.22347
52	\$5.09630	\$5.28422	\$5.48617	\$5.89310	\$6.23196	\$6.64901
53	\$5.44096	\$5.64201	\$5.85809	\$6.29392	\$6.65652	\$7.10266
54	\$5.80781	\$6.02293	\$6.25413	\$6.72092	\$7.10893	\$7.58618
55	\$6.19822	\$6.42842	\$6.67584	\$7.17574	\$7.59096	\$8.10155
56	\$6.62099	\$6.86709	\$7.13153	\$7.66634	\$8.11059	\$8.65661
57	\$7.07208	\$7.33518	\$7.61783	\$8.18994	\$8.66524	\$9.24917
58	\$7.55338	\$7.83463	\$8.13676	\$8.74879	\$9.25730	\$9.88174
59	\$8.06685	\$8.36753	\$8.69047	\$9.34517	\$9.88923	\$10.55702
60	\$8.61463	\$8.93608	\$9.28126	\$9.98164	\$10.56370	\$11.27784
61	\$9.19898	\$9.54262	\$9.91160	\$10.66079	\$11.28354	\$12.04725
62	\$9.82231	\$10.18969	\$10.58407	\$11.38550	\$12.05177	\$12.86850
63	\$10.54773	\$10.94262	\$11.36671	\$12.22910	\$12.94602	\$13.82545
64	\$11.32524	\$11.74965	\$12.20570	\$13.13365	\$13.90509	\$14.85204
65	\$12.15847	\$12.61464	\$13.10505	\$14.10354	\$14.93360	\$15.95320
66	\$13.05134	\$13.54164	\$14.06899	\$15.14337	\$16.03649	\$17.13431
67	\$14.00801	\$14.53502	\$15.10209	\$16.25807	\$17.21908	\$18.40106
68	\$15.23340	\$15.80805	\$16.42625	\$17.68750	\$18.73719	\$20.02815
69	\$16.56600	\$17.19260	\$17.86655	\$19.24259	\$20.38912	\$21.79907
70	\$18.01516	\$18.69839	\$19.43313	\$20.93440	\$22.18668	\$23.72657
71	\$19.61845	\$20.36448	\$21.16662	\$22.80681	\$24.17650	\$25.86061
72	\$21.36445	\$22.17905	\$23.05474	\$24.84669	\$26.34476	\$28.18656
73	\$23.75966	\$24.67179	\$25.65243	\$27.66092	\$29.34446	\$31.41526
74	\$26.41634	\$27.43752	\$28.53548	\$30.78627	\$32.67775	\$35.00536
75	\$29.36249	\$30.50555	\$31.73463	\$34.25644	\$36.38101	\$38.99664
76	\$32.62908	\$33.90831	\$35.28392	\$38.10885	\$40.49465	\$43.43318
77	\$36.25031	\$37.68169	\$39.22103	\$42.38487	\$45.06337	\$48.36386
78	\$40.06325	\$41.65383	\$43.36698	\$46.88031	\$49.87306	\$53.56753
79	\$44.26267	\$46.02935	\$47.93505	\$51.83510	\$55.17707	\$59.31003
80	\$48.88670	\$50.84822	\$52.96712	\$57.29504	\$61.02490	\$65.64570
81	\$53.97730	\$56.15423	\$58.50913	\$63.31038	\$67.47096	\$72.63428
82	\$59.58036	\$61.99548	\$64.61157	\$69.93624	\$74.57495	\$80.34146
83	\$66.53003	\$69.24899	\$72.19684	\$78.17251	\$83.43886	\$89.99006
84	\$74.22465	\$77.28155	\$80.59867	\$87.29800	\$93.26642	\$100.69663
85	\$82.74038	\$86.17287	\$89.90082	\$97.40418	\$104.15733	\$112.57153
86	\$92.16090	\$96.01064	\$100.19540	\$108.59160	\$116.22131	\$125.73631
87	\$102.57820	\$106.89119	\$111.58361	\$120.97096	\$129.57910	\$140.32477
88	\$111.81202	\$116.52334	\$121.65360	\$131.86707	\$141.30003	\$153.08113
89	\$121.78403	\$126.92375	\$132.52546	\$143.62625	\$153.94866	\$166.84860
90	\$132.54988	\$138.15015	\$144.25931	\$156.31278	\$167.59393	\$181.70242
91	\$144.16929	\$150.26451	\$156.91963	\$169.99564	\$182.30979	\$197.72322
92	\$156.70636	\$163.33327	\$170.57558	\$184.74870	\$198.17556	\$214.99755
93	\$167.29059	\$174.33738	\$182.04800	\$197.10109	\$211.45446	\$229.46674
94	\$178.49916	\$185.98564	\$194.18755	\$210.16273	\$225.49106	\$244.76006
95	\$190.36674	\$198.31353	\$207.03068	\$223.97181	\$240.32588	\$260.92148
96	\$202.92990	\$211.35836	\$220.61578	\$238.56853	\$256.00153	\$277.99724
97	\$216.22708	\$225.15947	\$234.98324	\$253.99519	\$272.56283	\$296.03598
98	\$227.48448	\$236.83855	\$247.13712	\$267.03608	\$286.55814	\$311.27827
99	\$236.90889	\$246.61255	\$257.30550	\$277.94049	\$298.25737	\$324.01886
100	\$244.72801	\$254.71949	\$265.73751	\$286.97882	\$307.95230	\$334.57610

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$2.21911	\$2.40809	\$2.47047	\$2.52084	\$2.57356	\$2.61786	\$2.66202
31	\$2.28047	\$2.47472	\$2.53750	\$2.58924	\$2.64339	\$2.68888	\$2.73425
32	\$2.34345	\$2.54312	\$2.60629	\$2.65942	\$2.71501	\$2.76178	\$2.80839
33	\$2.40807	\$2.61332	\$2.67686	\$2.73143	\$2.78853	\$2.83656	\$2.88444
34	\$2.47439	\$2.68538	\$2.74928	\$2.80532	\$2.86397	\$2.91330	\$2.96246
35	\$2.54246	\$2.75934	\$2.82359	\$2.88115	\$2.94136	\$2.99203	\$3.04255
36	\$2.69739	\$2.92750	\$2.99605	\$3.05712	\$3.12097	\$3.17469	\$3.22826
37	\$2.86114	\$3.10531	\$3.17846	\$3.24235	\$3.31095	\$3.36790	\$3.42470
38	\$3.03423	\$3.29333	\$3.37136	\$3.44010	\$3.51186	\$3.57226	\$3.63249
39	\$3.21713	\$3.49213	\$3.57532	\$3.64826	\$3.72435	\$3.78839	\$3.85223
40	\$3.41042	\$3.70225	\$3.79099	\$3.86837	\$3.94900	\$4.01692	\$4.08461
41	\$3.61465	\$3.92436	\$4.01898	\$4.10108	\$4.18654	\$4.25855	\$4.33032
42	\$3.83038	\$4.15911	\$4.26000	\$4.34707	\$4.43766	\$4.51401	\$4.59012
43	\$4.05828	\$4.40718	\$4.51473	\$4.60711	\$4.70313	\$4.78405	\$4.86475
44	\$4.29898	\$4.66934	\$4.78397	\$4.88196	\$4.98371	\$5.06951	\$5.15506
45	\$4.55320	\$4.94634	\$5.06849	\$5.17243	\$5.28026	\$5.37123	\$5.46195
46	\$4.86941	\$5.29037	\$5.42495	\$5.53612	\$5.65145	\$5.74880	\$5.84584
47	\$5.20680	\$5.65756	\$5.80565	\$5.92457	\$6.04792	\$6.15207	\$6.25592
48	\$5.56676	\$6.04948	\$6.21221	\$6.33941	\$6.47132	\$6.58277	\$6.69390
49	\$5.95078	\$6.46772	\$6.64635	\$6.78242	\$6.92347	\$7.04272	\$7.16162
50	\$6.36043	\$6.91404	\$7.10991	\$7.25544	\$7.40627	\$7.53387	\$7.66108
51	\$6.79738	\$7.39025	\$7.60482	\$7.76046	\$7.92176	\$8.05827	\$8.19438
52	\$7.26339	\$7.89833	\$8.13315	\$8.29961	\$8.47210	\$8.61815	\$8.76378
53	\$7.76035	\$8.44038	\$8.69714	\$8.87516	\$9.05959	\$9.21587	\$9.37168
54	\$8.29030	\$9.01859	\$9.29913	\$9.48951	\$9.68670	\$9.85389	\$10.02059
55	\$8.85536	\$9.63538	\$9.94159	\$10.14519	\$10.35603	\$10.53490	\$10.71325
56	\$9.46380	\$10.29953	\$10.63750	\$10.85527	\$11.08086	\$11.27244	\$11.46345
57	\$10.11351	\$11.00892	\$11.38146	\$11.61440	\$11.85577	\$12.06095	\$12.26554
58	\$10.80726	\$11.76663	\$12.17678	\$12.42593	\$12.68417	\$12.90394	\$13.12305
59	\$11.54804	\$12.57588	\$13.02695	\$13.29344	\$13.56974	\$13.80510	\$14.03976
60	\$12.33898	\$13.44017	\$13.93570	\$14.22075	\$14.51636	\$14.76844	\$15.01976
61	\$13.18344	\$14.36321	\$14.90706	\$15.21195	\$15.52822	\$15.79818	\$16.06732
62	\$14.08504	\$15.34894	\$15.94530	\$16.27138	\$16.60976	\$16.89889	\$17.18713
63	\$15.13673	\$16.50073	\$17.16224	\$17.51338	\$17.87842	\$18.19043	\$18.50148
64	\$16.26537	\$17.73730	\$18.47016	\$18.84822	\$19.24201	\$19.57870	\$19.91437
65	\$17.47652	\$19.06484	\$19.87567	\$20.28277	\$20.70752	\$21.07082	\$21.43303
66	\$18.77606	\$20.48989	\$21.38599	\$21.82428	\$22.28245	\$22.67446	\$23.06529
67	\$20.17040	\$22.01955	\$23.00880	\$23.48071	\$23.97484	\$24.39780	\$24.81951
68	\$21.96522	\$23.99257	\$25.10307	\$25.61815	\$26.15850	\$26.62256	\$27.08524
69	\$23.91969	\$26.14231	\$27.38774	\$27.94994	\$28.54084	\$29.04994	\$29.55753
70	\$26.04803	\$28.48457	\$29.88015	\$30.49378	\$31.13992	\$31.69842	\$32.25524
71	\$28.40537	\$31.07999	\$32.64474	\$33.31544	\$34.02296	\$34.63646	\$35.24814
72	\$30.97600	\$33.91181	\$35.66488	\$36.39793	\$37.17263	\$37.84653	\$38.51840
73	\$34.55635	\$37.87125	\$39.89328	\$40.71495	\$41.58438	\$42.34448	\$43.10231
74	\$38.54145	\$42.28304	\$44.61142	\$45.53229	\$46.50783	\$47.36490	\$48.21942
75	\$42.97627	\$47.19808	\$49.87506	\$50.90691	\$52.00133	\$52.96749	\$53.93074
76	\$47.91079	\$52.67280	\$55.74620	\$56.90228	\$58.12985	\$59.21863	\$60.30415
77	\$53.40041	\$58.76998	\$62.29385	\$63.58885	\$64.96553	\$66.19217	\$67.41516
78	\$59.21818	\$65.27216	\$69.26388	\$70.70480	\$72.24992	\$73.63366	\$75.01325
79	\$65.64545	\$72.46538	\$76.98238	\$78.58523	\$80.31852	\$81.87838	\$83.43357
80	\$72.74441	\$80.42118	\$85.52749	\$87.31008	\$89.25353	\$91.01073	\$92.76269
81	\$80.58347	\$89.21829	\$94.98545	\$96.96744	\$99.14556	\$101.12382	\$103.09617
82	\$89.23789	\$98.94341	\$105.45126	\$107.65447	\$110.09453	\$112.32028	\$114.53937
83	\$100.11447	\$111.22241	\$118.55472	\$121.03828	\$123.80344	\$126.34503	\$128.87902
84	\$112.19905	\$124.88775	\$133.14268	\$135.93974	\$139.07030	\$141.96852	\$144.85807
85	\$125.61923	\$140.08819	\$149.37507	\$152.52257	\$156.06364	\$159.36421	\$162.65491
86	\$140.51565	\$156.98791	\$167.42863	\$170.96764	\$174.96961	\$178.72381	\$182.46675
87	\$157.04325	\$175.76819	\$187.49845	\$191.47473	\$195.99392	\$200.25921	\$204.51172
88	\$171.45278	\$192.20323	\$204.78334	\$209.06680	\$214.00524	\$218.72246	\$223.42556
89	\$187.01012	\$209.96764	\$223.45452	\$228.06647	\$233.45973	\$238.67060	\$243.86585
90	\$203.80109	\$229.16224	\$243.61645	\$248.57964	\$254.46619	\$260.21595	\$265.94848
91	\$221.91770	\$249.89533	\$265.38123	\$270.71988	\$277.14127	\$283.47908	\$289.79790
92	\$241.45855	\$272.28302	\$288.86911	\$294.60901	\$301.61020	\$308.58940	\$315.54768
93	\$257.89369	\$291.03063	\$307.98101	\$314.01654	\$321.45776	\$328.94772	\$336.41526
94	\$275.26806	\$310.85924	\$328.16222	\$334.50583	\$342.41200	\$350.44498	\$358.45394
95	\$293.63196	\$331.82724	\$349.46891	\$356.13357	\$364.53087	\$373.14106	\$381.72547
96	\$313.03823	\$353.99612	\$371.96008	\$378.95925	\$387.87527	\$397.09886	\$406.29486
97	\$333.54251	\$377.43057	\$395.69784	\$403.04541	\$412.50926	\$422.38460	\$432.23037
98	\$350.87115	\$397.24503	\$415.73742	\$423.37528	\$433.30193	\$443.73112	\$454.12909
99	\$365.35766	\$413.81610	\$432.47582	\$440.35354	\$450.66699	\$461.56126	\$472.42292
100	\$377.36297	\$427.55321	\$446.33771	\$454.41238	\$465.04632	\$476.32739	\$487.57468

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Convertible Inflation Protection - Cash Benefit - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
30 and under	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
31	\$6.28419	\$6.62158	\$7.11247	\$7.59122	\$8.20819	\$8.76692
32	\$6.29511	\$6.63311	\$7.12491	\$7.60454	\$8.22263	\$8.78238
33	\$6.30518	\$6.64376	\$7.13641	\$7.61683	\$8.23595	\$8.79659
34	\$6.31441	\$6.65350	\$7.14690	\$7.62801	\$8.24807	\$8.80954
35	\$6.32277	\$6.66233	\$7.15635	\$7.63812	\$8.25898	\$8.82116
36	\$6.33024	\$6.67018	\$7.16476	\$7.64709	\$8.26863	\$8.83142
37	\$6.19258	\$6.52546	\$7.01023	\$7.48324	\$8.09260	\$8.64452
38	\$6.05790	\$6.38389	\$6.85903	\$7.32291	\$7.92028	\$8.46155
39	\$5.92615	\$6.24540	\$6.71108	\$7.16601	\$7.75165	\$8.28249
40	\$5.79726	\$6.10989	\$6.56634	\$7.01247	\$7.58660	\$8.10718
41	\$5.67119	\$5.97733	\$6.42472	\$6.86223	\$7.42507	\$7.93560
42	\$5.54786	\$5.84765	\$6.28614	\$6.71520	\$7.26697	\$7.76766
43	\$5.42720	\$5.72079	\$6.15056	\$6.57132	\$7.11226	\$7.60326
44	\$5.30918	\$5.59667	\$6.01791	\$6.43052	\$6.96082	\$7.44235
45	\$5.19371	\$5.47525	\$5.88810	\$6.29275	\$6.81261	\$7.28484
46	\$5.08075	\$5.35646	\$5.76111	\$6.15792	\$6.66757	\$7.13066
47	\$4.96978	\$5.2412	\$5.632918	\$6.02312	\$6.52312	\$6.98333
48	\$4.85978	\$5.12612	\$5.50312	\$5.88812	\$6.38812	\$6.84833
49	\$4.74978	\$5.01112	\$5.37312	\$5.75312	\$6.25312	\$6.71333
50	\$4.63978	\$4.89612	\$5.23812	\$5.61812	\$6.11812	\$6.57833
51	\$4.52978	\$4.78612	\$5.10312	\$5.48312	\$5.98312	\$6.44333
52	\$4.41978	\$4.67612	\$4.96812	\$5.34812	\$5.84812	\$6.30833
53	\$4.30978	\$4.56612	\$4.83312	\$5.21312	\$5.71312	\$6.17333
54	\$4.19978	\$4.45612	\$4.69812	\$5.07812	\$5.57812	\$6.03833
55	\$4.08978	\$4.34612	\$4.56312	\$4.94312	\$5.44312	\$5.90333
56	\$3.97978	\$4.23612	\$4.42812	\$4.80812	\$5.30812	\$5.76833
57	\$3.86978	\$4.12612	\$4.29312	\$4.67312	\$5.17312	\$5.63333
58	\$3.75978	\$4.01612	\$4.15812	\$4.53812	\$5.03812	\$5.49833
59	\$3.64978	\$3.90612	\$4.02312	\$4.40312	\$4.90312	\$5.36333
60	\$3.53978	\$3.79612	\$3.88812	\$4.26812	\$4.76812	\$5.22833
61	\$3.42978	\$3.68612	\$3.75312	\$4.13312	\$4.63312	\$5.09333
62	\$3.31978	\$3.57612	\$3.61812	\$4.00312	\$4.49812	\$4.95833
63	\$3.20978	\$3.46612	\$3.48312	\$3.86812	\$4.36312	\$4.82333
64	\$3.09978	\$3.35612	\$3.34812	\$3.73312	\$4.22812	\$4.68833
65	\$2.98978	\$3.24612	\$3.21312	\$3.59812	\$4.09312	\$4.55333
66	\$2.87978	\$3.13612	\$3.07812	\$3.46312	\$3.95812	\$4.41833
67	\$2.76978	\$3.02612	\$2.94312	\$3.32812	\$3.82312	\$4.28333
68	\$2.65978	\$2.91612	\$2.80812	\$3.19312	\$3.68812	\$4.14833
69	\$2.54978	\$2.80612	\$2.67812	\$3.05812	\$3.55312	\$4.01333
70	\$2.43978	\$2.69612	\$2.54312	\$2.92312	\$3.41812	\$3.87833
71	\$2.32978	\$2.58612	\$2.41312	\$2.78812	\$3.28312	\$3.74333
72	\$2.21978	\$2.47612	\$2.29312	\$2.65312	\$3.14812	\$3.60833
73	\$2.10978	\$2.36612	\$2.15812	\$2.51812	\$3.01312	\$3.47333
74	\$1.99978	\$2.25612	\$2.02312	\$2.38312	\$2.87812	\$3.33833
75	\$1.88978	\$2.14612	\$1.89312	\$2.24812	\$2.74312	\$3.20333
76	\$1.77978	\$2.03612	\$1.76312	\$2.11312	\$2.60812	\$3.06833
77	\$1.66978	\$1.92612	\$1.63312	\$1.97812	\$2.47312	\$2.93333
78	\$1.55978	\$1.81612	\$1.50312	\$1.84312	\$2.33812	\$2.79833
79	\$1.44978	\$1.70612	\$1.37812	\$1.70812	\$2.20312	\$2.66333
80	\$1.33978	\$1.59612	\$1.24312	\$1.57312	\$2.06812	\$2.52833
81	\$1.22978	\$1.48612	\$1.10812	\$1.43812	\$1.93312	\$2.39333
82	\$1.11978	\$1.37612	\$0.97312	\$1.30312	\$1.79812	\$2.25833
83	\$1.00978	\$1.26612	\$0.83812	\$1.16812	\$1.66312	\$2.12333
84	\$0.89978	\$1.15612	\$0.70312	\$1.03312	\$1.52812	\$1.98833

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$9.09697	\$9.43663	\$9.79372	\$10.44857	\$11.06580	\$11.77496
31	\$9.11306	\$9.45332	\$9.81108	\$10.46711	\$11.08543	\$11.79585
32	\$9.12785	\$9.46868	\$9.82702	\$10.48409	\$11.10341	\$11.81497
33	\$9.14131	\$9.48264	\$9.84149	\$10.49953	\$11.11972	\$11.83226
34	\$9.15339	\$9.49514	\$9.85445	\$10.51331	\$11.13426	\$11.84769
35	\$9.16403	\$9.50617	\$9.86586	\$10.52541	\$11.14700	\$11.86115
36	\$8.97094	\$9.30653	\$9.65937	\$10.30663	\$10.91645	\$11.61694
37	\$8.78190	\$9.11112	\$9.45722	\$10.09240	\$10.69068	\$11.37776
38	\$8.59685	\$8.91979	\$9.25928	\$9.88264	\$10.46958	\$11.14351
39	\$8.41571	\$8.73246	\$9.06549	\$9.67722	\$10.25304	\$10.91407
40	\$8.23837	\$8.54909	\$8.87576	\$9.47606	\$10.04100	\$10.68936
41	\$8.06478	\$8.36957	\$8.69000	\$9.27910	\$9.83332	\$10.46928
42	\$7.89484	\$8.19381	\$8.50813	\$9.08624	\$9.62996	\$10.25373
43	\$7.72849	\$8.02175	\$8.33007	\$8.89736	\$9.43078	\$10.04260
44	\$7.56565	\$7.85329	\$8.15572	\$8.71242	\$9.23574	\$9.83584
45	\$7.40621	\$7.68838	\$7.98503	\$8.53134	\$9.04472	\$9.63333
46	\$6.85378	\$7.11553	\$7.39068	\$7.89695	\$8.37330	\$8.91914
47	\$6.34255	\$6.58539	\$6.84056	\$7.30975	\$7.75169	\$8.25788
48	\$5.86945	\$6.09473	\$6.33140	\$6.76620	\$7.17625	\$7.64565
49	\$5.43164	\$5.64062	\$5.86015	\$6.26307	\$6.64351	\$7.07882
50	\$5.02649	\$5.22035	\$5.42396	\$5.79736	\$6.15033	\$6.55400
51	\$4.65156	\$4.83141	\$5.02023	\$5.36627	\$5.69375	\$6.06810
52	\$4.30459	\$4.47144	\$4.64656	\$4.96726	\$5.27107	\$5.61823
53	\$3.98350	\$4.13829	\$4.30070	\$4.59788	\$4.87979	\$5.20171
54	\$3.68637	\$3.82995	\$3.98059	\$4.25599	\$4.51753	\$4.81605
55	\$3.41140	\$3.54460	\$3.68430	\$3.93952	\$4.18217	\$4.45900
56	\$3.10642	\$3.22555	\$3.35051	\$3.57950	\$3.79645	\$4.04419
57	\$2.82871	\$2.93520	\$3.04696	\$3.25237	\$3.44632	\$3.66799
58	\$2.57582	\$2.67099	\$2.77090	\$2.95514	\$3.12846	\$3.32676
59	\$2.34555	\$2.43057	\$2.51985	\$2.68508	\$2.83993	\$3.01728
60	\$2.13585	\$2.21178	\$2.29154	\$2.43970	\$2.57800	\$2.73661
61	\$1.94490	\$2.01270	\$2.08393	\$2.21675	\$2.34023	\$2.48202
62	\$1.77102	\$1.83152	\$1.89513	\$2.01415	\$2.12440	\$2.25113
63	\$1.88463	\$1.94944	\$2.01760	\$2.14526	\$2.26345	\$2.39941
64	\$2.00552	\$2.07494	\$2.14796	\$2.28490	\$2.41161	\$2.55746
65	\$2.13414	\$2.20851	\$2.28676	\$2.43363	\$2.56946	\$2.72590
66	\$2.27105	\$2.35070	\$2.43453	\$2.59204	\$2.73765	\$2.90546
67	\$2.41672	\$2.50202	\$2.59184	\$2.76077	\$2.91685	\$3.09684
68	\$2.63059	\$2.72329	\$2.82090	\$3.00470	\$3.17455	\$3.37051
69	\$2.86337	\$2.96411	\$3.07019	\$3.27019	\$3.45501	\$3.66836
70	\$3.11676	\$3.22623	\$3.34151	\$3.55915	\$3.76026	\$3.99253
71	\$3.39257	\$3.51153	\$3.63681	\$3.87361	\$4.09247	\$4.34533
72	\$3.69279	\$3.82205	\$3.95820	\$4.21588	\$4.45402	\$4.72933
73	\$4.05504	\$4.19856	\$4.34980	\$4.63657	\$4.90172	\$5.20861
74	\$4.45280	\$4.61216	\$4.78013	\$5.09921	\$5.39442	\$5.73648
75	\$4.88960	\$5.06649	\$5.25304	\$5.60805	\$5.93665	\$6.31783
76	\$5.36924	\$5.56559	\$5.77273	\$6.16764	\$6.53336	\$6.95810
77	\$5.89592	\$6.11386	\$6.34383	\$6.78307	\$7.19007	\$7.66324
78	\$6.42678	\$6.66539	\$6.91747	\$7.39937	\$7.84680	\$8.36830
79	\$7.00542	\$7.26665	\$7.54298	\$8.07165	\$8.56350	\$9.13819
80	\$7.63616	\$7.92214	\$8.22505	\$8.80503	\$9.34566	\$9.97893
81	\$8.32369	\$8.63677	\$8.96879	\$9.60503	\$10.19926	\$10.89703
82	\$9.07312	\$9.41587	\$9.77981	\$10.47772	\$11.13084	\$11.89957
83	\$9.91001	\$10.28583	\$10.68541	\$11.45179	\$12.17217	\$13.02261
84	\$10.82410	\$11.23617	\$11.67486	\$12.51643	\$13.31094	\$14.25163

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$12.81992	\$13.89294	\$14.21710	\$14.45158	\$14.69943	\$14.91996	\$15.13982
31	\$12.84266	\$13.91761	\$14.24380	\$14.47877	\$14.72708	\$14.94805	\$15.16834
32	\$12.86345	\$13.94011	\$14.26835	\$14.50374	\$14.75253	\$14.97388	\$15.19455
33	\$12.88223	\$13.96043	\$14.29071	\$14.52649	\$14.77568	\$14.99737	\$15.21840
34	\$12.89894	\$13.97843	\$14.31081	\$14.54693	\$14.79647	\$15.01848	\$15.23981
35	\$12.91347	\$13.99408	\$14.32853	\$14.56495	\$14.81481	\$15.03708	\$15.25869
36	\$12.64927	\$13.70907	\$14.03722	\$14.26866	\$14.51280	\$14.73018	\$14.94691
37	\$12.39048	\$13.42988	\$13.75182	\$13.97839	\$14.21695	\$14.42953	\$14.64151
38	\$12.13698	\$13.15635	\$13.47222	\$13.69403	\$13.92712	\$14.13505	\$14.34233
39	\$11.88866	\$12.88841	\$13.19830	\$13.41547	\$13.64322	\$13.84656	\$14.04927
40	\$11.64544	\$12.62592	\$12.92996	\$13.14255	\$13.36510	\$13.56395	\$13.76221
41	\$11.40719	\$12.36877	\$12.66707	\$12.87519	\$13.09265	\$13.28712	\$13.48100
42	\$11.17381	\$12.11687	\$12.40952	\$12.61328	\$12.82574	\$13.01593	\$13.20555
43	\$10.94519	\$11.87010	\$12.15722	\$12.35669	\$12.56428	\$12.75028	\$12.93572
44	\$10.72128	\$11.62834	\$11.91005	\$12.10532	\$12.30815	\$12.49005	\$12.67140
45	\$10.50193	\$11.39151	\$11.66790	\$11.85906	\$12.05725	\$12.23515	\$12.41249
46	\$9.72480	\$10.54924	\$10.80510	\$10.98166	\$11.16430	\$11.32846	\$11.49213
47	\$9.00519	\$9.76923	\$10.00612	\$10.16918	\$10.33749	\$10.48898	\$10.64001
48	\$8.33883	\$9.04689	\$9.26621	\$9.41681	\$9.57193	\$9.71170	\$9.85106
49	\$7.72178	\$8.37797	\$8.58102	\$8.72009	\$8.86305	\$8.99202	\$9.12062
50	\$7.15038	\$7.75851	\$7.94651	\$8.07494	\$8.20667	\$8.32568	\$8.44433
51	\$6.62127	\$7.18485	\$7.35889	\$7.47751	\$7.59890	\$7.70872	\$7.81821
52	\$6.13131	\$6.65360	\$6.81474	\$6.92427	\$7.03613	\$7.13746	\$7.23850
53	\$5.67761	\$6.16164	\$6.31082	\$6.41199	\$6.51505	\$6.60854	\$6.70176
54	\$5.25747	\$5.70605	\$5.84417	\$5.93758	\$6.03255	\$6.11883	\$6.20484
55	\$4.86844	\$5.28415	\$5.41202	\$5.49829	\$5.58579	\$5.66541	\$5.74476
56	\$4.41103	\$4.78420	\$4.90351	\$4.98091	\$5.05977	\$5.13151	\$5.20302
57	\$3.99661	\$4.33155	\$4.44278	\$4.51221	\$4.58327	\$4.64793	\$4.71237
58	\$3.62111	\$3.92172	\$4.02534	\$4.08762	\$4.15165	\$4.20991	\$4.26800
59	\$3.28091	\$3.55068	\$3.64713	\$3.70297	\$3.76068	\$3.81317	\$3.86553
60	\$2.97266	\$3.21474	\$3.30444	\$3.35453	\$3.40651	\$3.45383	\$3.50100
61	\$2.69337	\$2.91058	\$2.99395	\$3.03888	\$3.08572	\$3.12836	\$3.17086
62	\$2.44031	\$2.63519	\$2.71265	\$2.75292	\$2.79513	\$2.83354	\$2.87185
63	\$2.60253	\$2.81196	\$2.89673	\$2.93996	\$2.98534	\$3.02666	\$3.06785
64	\$2.77553	\$3.00058	\$3.09329	\$3.13972	\$3.18850	\$3.23293	\$3.27723
65	\$2.96003	\$3.20185	\$3.30320	\$3.35303	\$3.40549	\$3.45327	\$3.50090
66	\$3.15680	\$3.41662	\$3.52734	\$3.58085	\$3.63724	\$3.68861	\$3.73984
67	\$3.36663	\$3.64580	\$3.76671	\$3.82414	\$3.88477	\$3.94001	\$3.99508
68	\$3.66471	\$3.96947	\$4.10375	\$4.16629	\$4.23242	\$4.29279	\$4.35299
69	\$3.98916	\$4.32186	\$4.47093	\$4.53904	\$4.61118	\$4.67717	\$4.74297
70	\$4.34235	\$4.70555	\$4.87097	\$4.94514	\$5.02384	\$5.09596	\$5.16788
71	\$4.72680	\$5.12329	\$5.30680	\$5.38761	\$5.47343	\$5.55227	\$5.63086
72	\$5.14528	\$5.57812	\$5.78164	\$5.86963	\$5.96323	\$6.04940	\$6.13534
73	\$5.67293	\$6.15705	\$6.38858	\$6.48658	\$6.59090	\$6.68729	\$6.78341
74	\$6.25468	\$6.79608	\$7.05926	\$7.16835	\$7.28463	\$7.39244	\$7.49995
75	\$6.89611	\$7.50141	\$7.80034	\$7.92180	\$8.05138	\$8.17195	\$8.29216
76	\$7.60331	\$8.27996	\$8.61922	\$8.75444	\$8.89883	\$9.03365	\$9.16807
77	\$8.38303	\$9.13929	\$9.52406	\$9.67460	\$9.83548	\$9.98621	\$10.13649
78	\$9.16314	\$10.00169	\$10.43220	\$10.59822	\$10.77692	\$10.94481	\$11.11220
79	\$10.01586	\$10.94545	\$11.42691	\$11.61001	\$11.80847	\$11.99544	\$12.18184
80	\$10.94793	\$11.97826	\$12.51647	\$12.71841	\$12.93877	\$13.14691	\$13.35444
81	\$11.96672	\$13.10853	\$13.70994	\$13.93261	\$14.17726	\$14.40894	\$14.63992
82	\$13.08033	\$14.34547	\$15.01719	\$15.26274	\$15.53429	\$15.79210	\$16.04913
83	\$14.33134	\$15.74118	\$16.48787	\$16.75997	\$17.06286	\$17.35166	\$17.63957
84	\$15.70199	\$17.27270	\$18.10258	\$18.40406	\$18.74184	\$19.06522	\$19.38764

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs ≤ X < <u>2.21 yrs</u>	2.21 yrs ≤ X < <u>2.49 yrs</u>	2.49 yrs ≤ X < <u>2.77 yrs</u>	2.77 yrs ≤ X < <u>3.12 yrs</u>	3.12 yrs ≤ X < <u>3.46 yrs</u>	3.46 yrs ≤ X < <u>3.69 yrs</u>
30 and under	\$27.22365	\$28.73516	\$30.94875	\$33.15462	\$35.94874	\$38.46964
31	\$27.42789	\$28.95086	\$31.18127	\$33.40397	\$36.21931	\$38.75933
32	\$27.63307	\$29.16757	\$31.41483	\$33.65443	\$36.49108	\$39.05031
33	\$27.83921	\$29.38524	\$31.64947	\$33.90602	\$36.76407	\$39.34257
34	\$28.04630	\$29.60393	\$31.88516	\$34.15872	\$37.03824	\$39.63607
35	\$28.25431	\$29.82359	\$32.12187	\$34.41253	\$37.31360	\$39.93082
36	\$28.38970	\$29.96904	\$32.28548	\$34.59703	\$37.52116	\$40.16073
37	\$28.52573	\$30.11519	\$32.44990	\$34.78251	\$37.72989	\$40.39198
38	\$28.66242	\$30.26207	\$32.61518	\$34.96898	\$37.93976	\$40.62455
39	\$28.79975	\$30.40964	\$32.78130	\$35.15646	\$38.15082	\$40.85845
40	\$28.93775	\$30.55795	\$32.94826	\$35.34495	\$38.36304	\$41.09370
41	\$29.07640	\$30.70697	\$33.11607	\$35.53443	\$38.57646	\$41.33031
42	\$29.21571	\$30.85674	\$33.28473	\$35.72495	\$38.79105	\$41.56827
43	\$29.35570	\$31.00721	\$33.45426	\$35.91647	\$39.00682	\$41.80762
44	\$29.49637	\$31.15844	\$33.62465	\$36.10903	\$39.22382	\$42.04833
45	\$29.63769	\$31.31039	\$33.79590	\$36.30261	\$39.44201	\$42.29044
46	\$29.89193	\$31.58068	\$34.09321	\$36.63173	\$39.80663	\$42.68854
47	\$30.14838	\$31.85331	\$34.39313	\$36.96386	\$40.17461	\$43.09039
48	\$30.40700	\$32.12829	\$34.69568	\$37.29897	\$40.54599	\$43.49601
49	\$30.66785	\$32.40562	\$35.00090	\$37.63714	\$40.92080	\$43.90545
50	\$30.93094	\$32.68537	\$35.30880	\$37.97836	\$41.29908	\$44.31877
51	\$31.19628	\$32.96752	\$35.61942	\$38.32270	\$41.68086	\$44.73595
52	\$31.46391	\$33.25212	\$35.93276	\$38.67013	\$42.06618	\$45.15708
53	\$31.73382	\$33.53917	\$36.24886	\$39.02073	\$42.45504	\$45.58215
54	\$32.00604	\$33.82871	\$36.56775	\$39.37450	\$42.84750	\$46.01125
55	\$32.28061	\$34.12073	\$36.88942	\$39.73147	\$43.24359	\$46.44437
56	\$32.30452	\$34.14801	\$36.92249	\$39.77474	\$43.29446	\$46.50277
57	\$32.32846	\$34.17530	\$36.95557	\$39.81807	\$43.34538	\$46.56123
58	\$32.35240	\$34.20263	\$36.98869	\$39.86141	\$43.39635	\$46.61978
59	\$32.37637	\$34.22996	\$37.02184	\$39.90482	\$43.44739	\$46.67840
60	\$32.40037	\$34.25734	\$37.05501	\$39.94828	\$43.49850	\$46.73710
61	\$32.42436	\$34.28471	\$37.08822	\$39.99178	\$43.54964	\$46.79586
62	\$32.44838	\$34.31212	\$37.12146	\$40.03533	\$43.60087	\$46.85470
63	\$32.40314	\$34.26742	\$37.07997	\$40.00302	\$43.57406	\$46.83430
64	\$32.35795	\$34.22277	\$37.03855	\$39.97074	\$43.54725	\$46.81391
65	\$32.31282	\$34.17819	\$36.99716	\$39.93848	\$43.52047	\$46.79353
66	\$32.26775	\$34.13366	\$36.95582	\$39.90623	\$43.49370	\$46.77316
67	\$32.22275	\$34.08919	\$36.91452	\$39.87402	\$43.46696	\$46.75281
68	\$32.28343	\$34.15902	\$37.00309	\$39.99003	\$43.60869	\$46.91956
69	\$32.34422	\$34.22899	\$37.09187	\$40.10638	\$43.75091	\$47.08691
70	\$32.40511	\$34.29912	\$37.18085	\$40.22305	\$43.89356	\$47.25484
71	\$32.46612	\$34.36937	\$37.27007	\$40.34008	\$44.03670	\$47.42340
72	\$32.52725	\$34.43978	\$37.35949	\$40.45745	\$44.18031	\$47.59253
73	\$32.93393	\$34.88096	\$37.86503	\$41.04550	\$44.85497	\$48.35212
74	\$33.34567	\$35.32778	\$38.37742	\$41.64207	\$45.53993	\$49.12382
75	\$33.76257	\$35.78032	\$38.89674	\$42.24735	\$46.23535	\$49.90785
76	\$34.18470	\$36.23866	\$39.42308	\$42.86140	\$46.94139	\$50.70438
77	\$34.61208	\$36.70288	\$39.95654	\$43.48440	\$47.65821	\$51.51364
78	\$34.44262	\$36.53507	\$39.80091	\$43.35321	\$47.54513	\$51.42545
79	\$34.27401	\$36.36805	\$39.64589	\$43.22240	\$47.43232	\$51.33742
80	\$34.10622	\$36.20177	\$39.49146	\$43.09201	\$47.31978	\$51.24953
81	\$33.93924	\$36.03627	\$39.33766	\$42.96201	\$47.20750	\$51.16181
82	\$33.77309	\$35.87151	\$39.18443	\$42.83238	\$47.09549	\$51.07421
83	\$34.33586	\$36.46665	\$39.83403	\$43.50436	\$47.81702	\$51.86852
84	\$34.90799	\$37.07165	\$40.49439	\$44.18686	\$48.54962	\$52.67515

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$39.98889	\$41.52117	\$43.13011	\$46.09793	\$48.86543	\$52.04354
31	\$40.29018	\$41.83409	\$43.45521	\$46.44558	\$49.23403	\$52.43620
32	\$40.59281	\$42.14839	\$43.78177	\$46.79474	\$49.60421	\$52.83052
33	\$40.89675	\$42.46405	\$44.10973	\$47.14539	\$49.97599	\$53.22649
34	\$41.20202	\$42.78106	\$44.43905	\$47.49750	\$50.34925	\$53.62407
35	\$41.50855	\$43.09939	\$44.76978	\$47.85106	\$50.72404	\$54.02323
36	\$41.75471	\$43.36022	\$45.04580	\$48.15789	\$51.05811	\$54.38720
37	\$42.00231	\$43.62262	\$45.32354	\$48.46669	\$51.39439	\$54.75363
38	\$42.25140	\$43.88661	\$45.60300	\$48.77748	\$51.73286	\$55.12251
39	\$42.50195	\$44.15220	\$45.88418	\$49.09024	\$52.07358	\$55.49389
40	\$42.75399	\$44.41939	\$46.16708	\$49.40502	\$52.41653	\$55.86778
41	\$43.00754	\$44.68822	\$46.45174	\$49.72182	\$52.76175	\$56.24417
42	\$43.26257	\$44.95865	\$46.73814	\$50.04065	\$53.10923	\$56.62311
43	\$43.51913	\$45.23073	\$47.02634	\$50.36152	\$53.45900	\$57.00459
44	\$43.77720	\$45.50444	\$47.31628	\$50.68446	\$53.81108	\$57.38865
45	\$44.03681	\$45.77982	\$47.60802	\$51.00945	\$54.16548	\$57.77529
46	\$44.45963	\$46.22437	\$48.07520	\$51.52204	\$54.71828	\$58.37387
47	\$44.88651	\$46.67323	\$48.54697	\$52.03978	\$55.27673	\$58.97863
48	\$45.31749	\$47.12645	\$49.02336	\$52.56271	\$55.84087	\$59.58968
49	\$45.75261	\$47.58407	\$49.50444	\$53.09089	\$56.41078	\$60.20704
50	\$46.19189	\$48.04615	\$49.99023	\$53.62439	\$56.98648	\$60.83081
51	\$46.63540	\$48.51269	\$50.48080	\$54.16325	\$57.56809	\$61.46106
52	\$47.08318	\$48.98377	\$50.97616	\$54.70752	\$58.15562	\$62.09781
53	\$47.53524	\$49.45943	\$51.47639	\$55.25726	\$58.74914	\$62.74116
54	\$47.99166	\$49.93971	\$51.98155	\$55.81253	\$59.34873	\$63.39119
55	\$48.45244	\$50.42466	\$52.49164	\$56.37338	\$59.95442	\$64.04794
56	\$48.51979	\$50.49756	\$52.57096	\$56.47050	\$60.06482	\$64.17275
57	\$48.58721	\$50.57058	\$52.65039	\$56.56781	\$60.17540	\$64.29780
58	\$48.65474	\$50.64371	\$52.72995	\$56.66528	\$60.28620	\$64.42310
59	\$48.72236	\$50.71694	\$52.80963	\$56.76291	\$60.39720	\$64.54865
60	\$48.79006	\$50.79026	\$52.88943	\$56.86071	\$60.50841	\$64.67444
61	\$48.85787	\$50.86370	\$52.96936	\$56.95869	\$60.61981	\$64.80047
62	\$48.92577	\$50.93726	\$53.04940	\$57.05682	\$60.73142	\$64.92675
63	\$48.91472	\$50.93184	\$53.04921	\$57.07356	\$60.75822	\$64.96817
64	\$48.90364	\$50.92642	\$53.04903	\$57.09030	\$60.78504	\$65.00961
65	\$48.89258	\$50.92099	\$53.04883	\$57.10704	\$60.81185	\$65.05108
66	\$48.88152	\$50.91558	\$53.04864	\$57.12379	\$60.83870	\$65.09258
67	\$48.87046	\$50.91016	\$53.04846	\$57.14054	\$60.86555	\$65.13410
68	\$49.06080	\$51.11718	\$53.27279	\$57.40603	\$61.16654	\$65.47743
69	\$49.25190	\$51.32502	\$53.49806	\$57.67275	\$61.46899	\$65.82255
70	\$49.44376	\$51.53371	\$53.72428	\$57.94072	\$61.77296	\$66.16952
71	\$49.63633	\$51.74326	\$53.95147	\$58.20992	\$62.07842	\$66.51830
72	\$49.82967	\$51.95367	\$54.17962	\$58.48039	\$62.38539	\$66.86892
73	\$50.65978	\$52.84261	\$55.13158	\$59.56410	\$63.58802	\$68.20652
74	\$51.50372	\$53.74678	\$56.10027	\$60.66787	\$64.81383	\$69.57085
75	\$52.36172	\$54.66641	\$57.08597	\$61.79212	\$66.06327	\$70.96248
76	\$53.23400	\$55.60178	\$58.08902	\$62.93719	\$67.33680	\$72.38195
77	\$54.12082	\$56.55315	\$59.10966	\$64.10347	\$68.63487	\$73.82982
78	\$54.05868	\$56.50911	\$59.08275	\$64.12801	\$68.70017	\$73.95254
79	\$53.99660	\$56.46511	\$59.05587	\$64.15255	\$68.76552	\$74.07547
80	\$53.93460	\$56.42115	\$59.02898	\$64.17712	\$68.83092	\$74.19861
81	\$53.87267	\$56.37722	\$59.00212	\$64.20168	\$68.89641	\$74.32196
82	\$53.81080	\$56.33332	\$58.97526	\$64.22626	\$68.96193	\$74.44550
83	\$54.62383	\$57.17414	\$59.83927	\$65.18384	\$69.99071	\$75.58357
84	\$55.44917	\$58.02751	\$60.71595	\$66.15569	\$71.03483	\$76.73904

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$56.74073	\$61.55156	\$62.88582	\$63.93498	\$65.02996	\$66.01433	\$66.99574
31	\$57.16897	\$62.01623	\$63.36184	\$64.41899	\$65.52229	\$66.51413	\$67.50301
32	\$57.59900	\$62.48279	\$63.83988	\$64.90504	\$66.01669	\$67.01603	\$68.01238
33	\$58.03079	\$62.95127	\$64.31990	\$65.39313	\$66.51314	\$67.52001	\$68.52387
34	\$58.46432	\$63.42159	\$64.80188	\$65.88316	\$67.01157	\$68.02601	\$69.03741
35	\$58.89953	\$63.89370	\$65.28576	\$66.37515	\$67.51198	\$68.53402	\$69.55297
36	\$59.31005	\$64.34908	\$65.74788	\$66.84657	\$67.99087	\$69.02008	\$70.04621
37	\$59.72345	\$64.80770	\$66.21327	\$67.32136	\$68.47313	\$69.50960	\$70.54297
38	\$60.13972	\$65.26959	\$66.68194	\$67.79950	\$68.95883	\$70.00259	\$71.04323
39	\$60.55889	\$65.73478	\$67.15393	\$68.28105	\$69.44797	\$70.49908	\$71.54706
40	\$60.98100	\$66.20328	\$67.62927	\$68.76602	\$69.94058	\$70.99909	\$72.05444
41	\$61.40603	\$66.67512	\$68.10797	\$69.25442	\$70.43667	\$71.50265	\$72.56544
42	\$61.83403	\$67.15031	\$68.59006	\$69.74631	\$70.93629	\$72.00978	\$73.08005
43	\$62.26502	\$67.62891	\$69.07556	\$70.24168	\$71.43947	\$72.52050	\$73.59830
44	\$62.69900	\$68.11091	\$69.56450	\$70.74058	\$71.94619	\$73.03485	\$74.12025
45	\$63.13601	\$68.59634	\$70.05690	\$71.24301	\$72.45653	\$73.55284	\$74.64589
46	\$63.80499	\$69.33634	\$70.84553	\$72.04702	\$73.27448	\$74.38385	\$75.48990
47	\$64.48106	\$70.08432	\$71.64305	\$72.86011	\$74.10168	\$75.22422	\$76.34343
48	\$65.16428	\$70.84037	\$72.44953	\$73.68238	\$74.93823	\$76.07412	\$77.20660
49	\$65.85475	\$71.60459	\$73.26511	\$74.51392	\$75.78420	\$76.93361	\$78.07957
50	\$66.55254	\$72.37703	\$74.08986	\$75.35485	\$76.63972	\$77.80278	\$78.96238
51	\$67.25771	\$73.15782	\$74.92389	\$76.20528	\$77.50492	\$78.68180	\$79.85518
52	\$67.97035	\$73.94703	\$75.76730	\$77.06529	\$78.37986	\$79.57075	\$80.75807
53	\$68.69055	\$74.74475	\$76.62022	\$77.93502	\$79.26470	\$80.46973	\$81.67117
54	\$69.41839	\$75.55108	\$77.48274	\$78.81456	\$80.15952	\$81.37888	\$82.59460
55	\$70.15393	\$76.36611	\$78.35497	\$79.70403	\$81.06444	\$82.29831	\$83.52847
56	\$70.30830	\$76.55199	\$78.59993	\$79.95671	\$81.32484	\$82.56580	\$83.80305
57	\$70.46300	\$76.73833	\$78.84566	\$80.21018	\$81.58608	\$82.83417	\$84.07853
58	\$70.61804	\$76.92511	\$79.09216	\$80.46445	\$81.84815	\$83.10341	\$84.35492
59	\$70.77344	\$77.11235	\$79.33942	\$80.71954	\$82.11107	\$83.37353	\$84.63220
60	\$70.92916	\$77.30005	\$79.58747	\$80.97544	\$82.37483	\$83.64454	\$84.91041
61	\$71.08524	\$77.48820	\$79.83628	\$81.23215	\$82.63945	\$83.91641	\$85.18952
62	\$71.24164	\$77.67681	\$80.08588	\$81.48967	\$82.90492	\$84.18916	\$85.46957
63	\$71.31055	\$77.78029	\$80.24982	\$81.66217	\$83.08474	\$84.37692	\$85.66521
64	\$71.37951	\$77.88391	\$80.41411	\$81.83501	\$83.26495	\$84.56507	\$85.86130
65	\$71.44854	\$77.98768	\$80.57871	\$82.00824	\$83.44555	\$84.75365	\$86.05784
66	\$71.51765	\$78.09158	\$80.74368	\$82.18183	\$83.62655	\$84.94266	\$86.25482
67	\$71.58681	\$78.19562	\$80.90896	\$82.35578	\$83.80794	\$85.13208	\$86.45225
68	\$72.00385	\$78.69260	\$81.50683	\$82.97305	\$84.44455	\$85.78682	\$87.12509
69	\$72.42332	\$79.19273	\$82.10912	\$83.59497	\$85.08599	\$86.44661	\$87.80316
70	\$72.84523	\$79.69606	\$82.71586	\$84.22153	\$85.73230	\$87.11146	\$88.48650
71	\$73.26960	\$80.20257	\$83.32708	\$84.85279	\$86.38352	\$87.78145	\$89.17517
72	\$73.69644	\$80.71230	\$83.94280	\$85.48879	\$87.03970	\$88.45656	\$89.86920
73	\$75.25661	\$82.50754	\$85.93229	\$87.53132	\$89.13024	\$90.59327	\$92.05194
74	\$76.84979	\$84.34271	\$87.96892	\$89.62266	\$91.27100	\$92.78160	\$94.28768
75	\$78.47670	\$86.21871	\$90.05383	\$91.76397	\$93.46318	\$95.02280	\$96.57774
76	\$80.13806	\$88.13642	\$92.18815	\$93.95642	\$95.70798	\$97.31810	\$98.92341
77	\$81.83460	\$90.09679	\$94.37305	\$96.20127	\$98.00673	\$99.66888	\$101.32606
78	\$82.05135	\$90.42794	\$94.82401	\$96.67778	\$98.50794	\$100.19703	\$101.88106
79	\$82.26866	\$90.76031	\$95.27712	\$97.15665	\$99.01170	\$100.72797	\$102.43909
80	\$82.48655	\$91.09390	\$95.73239	\$97.63789	\$99.51806	\$101.26173	\$103.00019
81	\$82.70502	\$91.42871	\$96.18984	\$98.12152	\$100.02699	\$101.79832	\$103.56436
82	\$82.92407	\$91.76476	\$96.64947	\$98.60753	\$100.53853	\$102.33777	\$104.13162
83	\$84.22569	\$93.29032	\$98.58132	\$100.57262	\$102.57222	\$104.45286	\$106.32786
84	\$85.54773	\$94.84124	\$100.55178	\$102.57686	\$104.64706	\$106.61168	\$108.57044

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: 3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$8.81590	\$9.30139	\$10.00884	\$10.71360	\$11.60363	\$12.40613
31	\$8.89644	\$9.38606	\$10.09958	\$10.81041	\$11.70803	\$12.51737
32	\$8.97738	\$9.47116	\$10.19071	\$10.90763	\$11.81287	\$12.62904
33	\$9.05872	\$9.55665	\$10.28226	\$11.00529	\$11.91814	\$12.74113
34	\$9.14044	\$9.64254	\$10.37422	\$11.10334	\$12.02380	\$12.85361
35	\$9.22257	\$9.72881	\$10.46655	\$11.20178	\$12.12984	\$12.96649
36	\$9.40319	\$9.92006	\$10.67421	\$11.42679	\$12.37579	\$13.23176
37	\$9.58736	\$10.11504	\$10.88599	\$11.65629	\$12.62674	\$13.50248
38	\$9.77515	\$10.31387	\$11.10198	\$11.89041	\$12.88276	\$13.77872
39	\$9.96661	\$10.51662	\$11.32225	\$12.12923	\$13.14397	\$14.06062
40	\$10.16182	\$10.72335	\$11.54689	\$12.37286	\$13.41050	\$14.34827
41	\$10.36084	\$10.93412	\$11.77599	\$12.62137	\$13.68241	\$14.64183
42	\$10.56377	\$11.14907	\$12.00964	\$12.87486	\$13.95983	\$14.94139
43	\$10.77068	\$11.36822	\$12.24793	\$13.13346	\$14.24289	\$15.24708
44	\$10.98163	\$11.59168	\$12.49093	\$13.39725	\$14.53169	\$15.55901
45	\$11.19671	\$11.81954	\$12.73876	\$13.66633	\$14.82634	\$15.87733
46	\$11.45056	\$12.08836	\$13.03069	\$13.98320	\$15.17266	\$16.25073
47	\$11.71017	\$12.36328	\$13.32932	\$14.30743	\$15.52708	\$16.63290
48	\$11.97566	\$12.64446	\$13.63480	\$14.63916	\$15.88977	\$17.02407
49	\$12.24715	\$12.93204	\$13.94727	\$14.97860	\$16.26094	\$17.42444
50	\$12.52483	\$13.22617	\$14.26690	\$15.32589	\$16.64077	\$17.83421
51	\$12.80879	\$13.52695	\$14.59385	\$15.68125	\$17.02946	\$18.25362
52	\$13.09917	\$13.83461	\$14.92830	\$16.04485	\$17.42726	\$18.68291
53	\$13.39616	\$14.14925	\$15.27041	\$16.41686	\$17.83433	\$19.12230
54	\$13.69987	\$14.47105	\$15.62037	\$16.79750	\$18.25091	\$19.57200
55	\$14.01047	\$14.80017	\$15.97834	\$17.18698	\$18.67722	\$20.03228
56	\$14.20830	\$15.00993	\$16.20650	\$17.43670	\$18.95077	\$20.32781
57	\$14.40894	\$15.22266	\$16.43793	\$17.69005	\$19.22833	\$20.62768
58	\$14.61239	\$15.43839	\$16.67266	\$17.94708	\$19.50995	\$20.93198
59	\$14.81873	\$15.65720	\$16.91074	\$18.20785	\$19.79570	\$21.24079
60	\$15.02798	\$15.87909	\$17.15221	\$18.47241	\$20.08561	\$21.55412
61	\$15.24019	\$16.10415	\$17.39713	\$18.74080	\$20.37979	\$21.87210
62	\$15.45539	\$16.33238	\$17.64555	\$19.01310	\$20.67827	\$22.19476
63	\$15.63639	\$16.52525	\$17.85721	\$19.24708	\$20.93674	\$22.47617
64	\$15.81952	\$16.72038	\$18.07141	\$19.48397	\$21.19846	\$22.76114
65	\$16.00477	\$16.91782	\$18.28819	\$19.72375	\$21.46342	\$23.04973
66	\$16.19220	\$17.11759	\$18.50756	\$19.96649	\$21.73171	\$23.34196
67	\$16.38184	\$17.31973	\$18.72955	\$20.21222	\$22.00335	\$23.63792
68	\$16.63303	\$17.58808	\$19.02591	\$20.54212	\$22.37004	\$24.03889
69	\$16.88809	\$17.86060	\$19.32696	\$20.87739	\$22.74286	\$24.44666
70	\$17.14705	\$18.13733	\$19.63278	\$21.21815	\$23.12189	\$24.86136
71	\$17.40997	\$18.41837	\$19.94344	\$21.56447	\$23.50724	\$25.28308
72	\$17.67694	\$18.70376	\$20.25901	\$21.91643	\$23.89900	\$25.71196
73	\$18.15967	\$19.21978	\$20.83046	\$22.55716	\$24.61371	\$26.49628
74	\$18.65559	\$19.75006	\$21.41801	\$23.21661	\$25.34981	\$27.30453
75	\$19.16503	\$20.29496	\$22.02214	\$23.89536	\$26.10791	\$28.13744
76	\$19.68841	\$20.85489	\$22.64330	\$24.59394	\$26.88867	\$28.99574
77	\$20.22607	\$21.43027	\$23.28200	\$25.31294	\$27.69280	\$29.88023
78	\$20.48613	\$21.71112	\$23.60065	\$25.67644	\$28.10568	\$30.34610
79	\$20.74955	\$21.99565	\$23.92367	\$26.04517	\$28.52472	\$30.81925
80	\$21.01634	\$22.28391	\$24.25110	\$26.41917	\$28.95000	\$31.29975
81	\$21.28656	\$22.57595	\$24.58301	\$26.79856	\$29.38162	\$31.78776
82	\$21.56027	\$22.87180	\$24.91946	\$27.18338	\$29.81969	\$32.28337
83	\$21.91612	\$23.25925	\$25.35777	\$27.66864	\$30.37211	\$32.89918
84	\$22.27784	\$23.65326	\$25.80379	\$28.16258	\$30.93476	\$33.52674

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$12.88977	\$13.37678	\$13.88819	\$14.83400	\$15.71423	\$16.72458
31	\$13.00519	\$13.49633	\$14.01212	\$14.96596	\$15.85364	\$16.87251
32	\$13.12105	\$13.61635	\$14.13645	\$15.09837	\$15.99348	\$17.02089
33	\$13.23732	\$13.73678	\$14.26124	\$15.23121	\$16.13378	\$17.16970
34	\$13.35401	\$13.85761	\$14.38639	\$15.36445	\$16.27444	\$17.31890
35	\$13.47108	\$13.97882	\$14.51195	\$15.49807	\$16.41548	\$17.46846
36	\$13.74887	\$14.26860	\$14.81454	\$15.82538	\$16.76512	\$17.84335
37	\$14.03237	\$14.56439	\$15.12340	\$16.15958	\$17.12221	\$18.22627
38	\$14.32172	\$14.86630	\$15.43873	\$16.50088	\$17.48692	\$18.61744
39	\$14.61705	\$15.17448	\$15.76062	\$16.84935	\$17.85938	\$19.01697
40	\$14.91845	\$15.48904	\$16.08923	\$17.20520	\$18.23978	\$19.42510
41	\$15.22608	\$15.81013	\$16.42469	\$17.56855	\$18.62829	\$19.84198
42	\$15.54005	\$16.13786	\$16.76712	\$17.93959	\$19.02506	\$20.26781
43	\$15.86048	\$16.47240	\$17.11671	\$18.31846	\$19.43030	\$20.70277
44	\$16.18754	\$16.81388	\$17.47360	\$18.70534	\$19.84415	\$21.14708
45	\$16.52132	\$17.16242	\$17.83792	\$19.10037	\$20.26683	\$21.60090
46	\$16.91294	\$17.57110	\$18.26418	\$19.56103	\$20.75860	\$22.12791
47	\$17.31387	\$17.98953	\$18.70064	\$20.03278	\$21.26230	\$22.66778
48	\$17.72428	\$18.41791	\$19.14751	\$20.51593	\$21.77823	\$23.22081
49	\$18.14442	\$18.85648	\$19.60506	\$21.01071	\$22.30669	\$23.78734
50	\$18.57452	\$19.30552	\$20.07357	\$21.51745	\$22.84794	\$24.36769
51	\$19.01483	\$19.76524	\$20.55324	\$22.03639	\$23.40235	\$24.96220
52	\$19.46555	\$20.23591	\$21.04440	\$22.56786	\$23.97020	\$25.57121
53	\$19.92697	\$20.71777	\$21.54729	\$23.11214	\$24.55184	\$26.19508
54	\$20.39932	\$21.21112	\$22.06220	\$23.66954	\$25.14759	\$26.83418
55	\$20.88288	\$21.71622	\$22.58941	\$24.24039	\$25.75778	\$27.48886
56	\$21.19465	\$22.04158	\$22.92913	\$24.60903	\$26.15098	\$27.91082
57	\$21.51109	\$22.37181	\$23.27397	\$24.98327	\$26.55019	\$28.33925
58	\$21.83224	\$22.70700	\$23.62399	\$25.36320	\$26.95550	\$28.77427
59	\$22.15818	\$23.04719	\$23.97928	\$25.74892	\$27.36698	\$29.21597
60	\$22.48900	\$23.39250	\$24.33991	\$26.14050	\$27.78474	\$29.66443
61	\$22.82476	\$23.74297	\$24.70596	\$26.53804	\$28.20890	\$30.11979
62	\$23.16553	\$24.09869	\$25.07751	\$26.94161	\$28.63952	\$30.58214
63	\$23.46355	\$24.41122	\$25.40520	\$27.30148	\$29.02652	\$31.00065
64	\$23.76539	\$24.72776	\$25.73716	\$27.66615	\$29.41875	\$31.42487
65	\$24.07112	\$25.04845	\$26.07348	\$28.03570	\$29.81628	\$31.85491
66	\$24.38079	\$25.37328	\$26.41416	\$28.41018	\$30.21918	\$32.29084
67	\$24.69442	\$25.70231	\$26.75932	\$28.78967	\$30.62752	\$32.73272
68	\$25.12143	\$26.15143	\$27.23137	\$29.31179	\$31.19366	\$33.34895
69	\$25.55586	\$26.60839	\$27.71176	\$29.84336	\$31.77026	\$33.97679
70	\$25.99777	\$27.07334	\$28.20061	\$30.38458	\$32.35752	\$34.61644
71	\$26.44731	\$27.54642	\$28.69809	\$30.93561	\$32.95563	\$35.26814
72	\$26.90465	\$28.02776	\$29.20435	\$31.49664	\$33.56480	\$35.93211
73	\$27.74333	\$28.91400	\$30.14168	\$32.53727	\$34.69459	\$37.16966
74	\$28.60818	\$29.82826	\$31.10908	\$33.61227	\$35.86238	\$38.44982
75	\$29.49996	\$30.77143	\$32.10753	\$34.72279	\$37.06951	\$39.77408
76	\$30.41957	\$31.74443	\$33.13803	\$35.86999	\$38.31726	\$41.14394
77	\$31.36783	\$32.74819	\$34.20159	\$37.05512	\$39.60700	\$42.56099
78	\$31.87010	\$33.28386	\$34.77116	\$37.69742	\$40.32277	\$43.35328
79	\$32.38043	\$33.82826	\$35.35021	\$38.35084	\$41.05149	\$44.16031
80	\$32.89894	\$34.38160	\$35.93892	\$39.01559	\$41.79337	\$44.98239
81	\$33.42575	\$34.94396	\$36.53740	\$39.69188	\$42.54868	\$45.81977
82	\$33.96097	\$35.51553	\$37.14587	\$40.37986	\$43.31761	\$46.67272
83	\$34.61909	\$36.21371	\$37.87827	\$41.20342	\$44.22065	\$47.67030
84	\$35.28996	\$36.92562	\$38.62513	\$42.04380	\$45.14252	\$48.68921

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$18.22243	\$19.76042	\$20.21203	\$20.54852	\$20.90218	\$21.21817	\$21.53323
31	\$18.38307	\$19.93414	\$20.39104	\$20.73042	\$21.08710	\$21.40582	\$21.72360
32	\$18.54415	\$20.10825	\$20.57051	\$20.91281	\$21.27256	\$21.59400	\$21.91448
33	\$18.70566	\$20.28279	\$20.75048	\$21.09567	\$21.45848	\$21.78264	\$22.10582
34	\$18.86754	\$20.45770	\$20.93089	\$21.27900	\$21.64484	\$21.97172	\$22.29760
35	\$19.02976	\$20.63294	\$21.11170	\$21.46271	\$21.83160	\$22.16119	\$22.48979
36	\$19.44271	\$21.08430	\$21.57554	\$21.93458	\$22.31130	\$22.64802	\$22.98369
37	\$19.86463	\$21.54553	\$22.04956	\$22.41683	\$22.80155	\$23.14553	\$23.48847
38	\$20.29570	\$22.01684	\$22.53401	\$22.90966	\$23.30256	\$23.65396	\$24.00430
39	\$20.73614	\$22.49847	\$23.02909	\$23.41334	\$23.81459	\$24.17358	\$24.53149
40	\$21.18611	\$22.99063	\$23.53505	\$23.92810	\$24.33786	\$24.70460	\$25.07023
41	\$21.64588	\$23.49356	\$24.05212	\$24.45417	\$24.87263	\$25.24728	\$25.62081
42	\$22.11560	\$24.00750	\$24.58058	\$24.99181	\$25.41915	\$25.80190	\$26.18350
43	\$22.59552	\$24.53267	\$25.12062	\$25.54127	\$25.97767	\$26.36868	\$26.75854
44	\$23.08585	\$25.06932	\$25.67253	\$26.10280	\$26.54848	\$26.94792	\$27.34620
45	\$23.58683	\$25.61773	\$26.23658	\$26.67669	\$27.13181	\$27.53990	\$27.94675
46	\$24.16788	\$26.25318	\$26.90067	\$27.35272	\$27.81949	\$28.23817	\$28.65562
47	\$24.76324	\$26.90438	\$27.58158	\$28.04587	\$28.52461	\$28.95417	\$29.38245
48	\$25.37328	\$27.57176	\$28.27971	\$28.75658	\$29.24758	\$29.68831	\$30.12771
49	\$25.99833	\$28.25567	\$28.99551	\$29.48532	\$29.98889	\$30.44107	\$30.89190
50	\$26.63878	\$28.95656	\$29.72945	\$30.23252	\$30.74898	\$31.21291	\$31.67546
51	\$27.29502	\$29.67482	\$30.48195	\$30.99864	\$31.52834	\$32.00432	\$32.47889
52	\$27.96743	\$30.41091	\$31.25350	\$31.78420	\$32.32744	\$32.81580	\$33.30271
53	\$28.65639	\$31.16524	\$32.04458	\$32.58964	\$33.14681	\$33.64786	\$34.14742
54	\$29.36232	\$31.93830	\$32.85569	\$33.41551	\$33.98694	\$34.50102	\$35.01355
55	\$30.08565	\$32.73053	\$33.68733	\$34.26230	\$34.84837	\$35.37580	\$35.90165
56	\$30.85245	\$33.54556	\$34.54149	\$35.08274	\$35.64265	\$36.22227	\$36.79828
57	\$31.62650	\$34.37688	\$35.40476	\$35.90184	\$36.60104	\$37.16453	\$37.72142
58	\$32.40792	\$35.22004	\$36.25773	\$36.75975	\$37.32129	\$37.88064	\$38.43827
59	\$33.19680	\$36.07397	\$37.12092	\$37.62929	\$38.08806	\$38.60696	\$39.15555
60	\$33.99324	\$36.93897	\$37.99777	\$38.50167	\$38.98873	\$40.31325	\$40.92593
61	\$34.79740	\$37.81480	\$38.88204	\$39.37959	\$39.89218	\$40.94368	\$41.56978
62	\$35.60940	\$38.70104	\$39.76319	\$40.26230	\$40.81930	\$41.58725	\$42.22378
63	\$36.42851	\$39.59701	\$40.65375	\$41.15090	\$41.70269	\$42.23828	\$42.88806
64	\$37.25429	\$40.50293	\$41.55098	\$42.04439	\$42.60122	\$43.13122	\$43.56278
65	\$38.08685	\$41.41901	\$42.46358	\$42.94333	\$43.50430	\$44.03044	\$44.49151
66	\$38.92526	\$42.34555	\$43.38795	\$43.84769	\$44.41711	\$44.94258	\$45.44004
67	\$39.76967	\$43.28267	\$44.32386	\$44.75763	\$45.32490	\$45.86265	\$46.40880
68	\$40.61977	\$44.23025	\$45.26116	\$45.67337	\$46.23828	\$46.66265	\$47.39821
69	\$41.47542	\$45.18842	\$46.21022	\$46.59611	\$47.15766	\$47.65337	\$48.40870
70	\$42.33762	\$46.15712	\$47.17506	\$47.52027	\$48.08269	\$48.58123	\$49.51312
71	\$43.20547	\$47.13647	\$48.14637	\$48.45353	\$49.01269	\$49.51312	\$50.30505
72	\$44.07987	\$48.12647	\$49.12386	\$49.44027	\$50.01269	\$50.51312	\$51.27569
73	\$44.96082	\$49.12797	\$50.11750	\$50.43353	\$51.01269	\$51.51312	\$52.27569
74	\$45.84832	\$50.14107	\$51.12750	\$51.43353	\$52.01269	\$52.51312	\$53.32355
75	\$46.74232	\$51.16572	\$52.15386	\$52.44027	\$53.01269	\$53.51312	\$54.32355
76	\$47.64282	\$52.20107	\$53.18637	\$53.45353	\$54.01269	\$54.51312	\$55.32355
77	\$48.54982	\$53.24712	\$54.22507	\$54.46686	\$55.01269	\$55.51312	\$56.32355
78	\$49.46332	\$54.30387	\$55.27982	\$55.48027	\$56.01269	\$56.51312	\$57.32355
79	\$50.38332	\$55.37132	\$56.34882	\$56.49372	\$57.01269	\$57.51312	\$58.32355
80	\$51.30982	\$56.44937	\$57.42332	\$57.50712	\$58.01269	\$58.51312	\$59.32355
81	\$52.24282	\$57.53787	\$58.50332	\$58.51652	\$59.01269	\$59.51312	\$60.32355
82	\$53.18232	\$58.63687	\$59.58832	\$59.52932	\$60.01269	\$60.51312	\$61.32355
83	\$54.12732	\$59.74637	\$60.67932	\$60.54212	\$61.01269	\$61.51312	\$62.32355
84	\$55.07782	\$60.85737	\$61.78032	\$61.55492	\$62.01269	\$62.51312	\$63.32355

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

Issue Age	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$6.27891	\$6.61926	\$7.11488	\$7.60191	\$8.22384	\$8.78644
31	\$6.33039	\$6.67367	\$7.17362	\$7.66489	\$8.29227	\$8.85982
32	\$6.38194	\$6.72816	\$7.23243	\$7.72794	\$8.36074	\$8.93326
33	\$6.43356	\$6.78271	\$7.29129	\$7.79103	\$8.42927	\$9.00674
34	\$6.48524	\$6.83732	\$7.35020	\$7.85419	\$8.49783	\$9.08024
35	\$6.53698	\$6.89196	\$7.40914	\$7.91736	\$8.56640	\$9.15376
36	\$6.77932	\$7.14794	\$7.68563	\$8.21460	\$8.88951	\$9.50058
37	\$7.03063	\$7.41344	\$7.97243	\$8.52299	\$9.22482	\$9.86054
38	\$7.29127	\$7.68880	\$8.26994	\$8.84296	\$9.57278	\$10.23415
39	\$7.56156	\$7.97438	\$8.57855	\$9.17495	\$9.93384	\$10.62191
40	\$7.84188	\$8.27057	\$8.89868	\$9.51939	\$10.30853	\$11.02434
41	\$8.13259	\$8.57776	\$9.23076	\$9.87675	\$10.69737	\$11.44206
42	\$8.43408	\$8.89637	\$9.57522	\$10.24755	\$11.10084	\$11.87556
43	\$8.74674	\$9.22680	\$9.93254	\$10.63228	\$11.51956	\$12.32551
44	\$9.07099	\$9.56951	\$10.30322	\$11.03143	\$11.95407	\$12.79251
45	\$9.40727	\$9.92495	\$10.68770	\$11.44557	\$12.40495	\$13.27720
46	\$9.77947	\$10.31835	\$11.11319	\$11.90414	\$12.90399	\$13.81340
47	\$10.16640	\$10.72734	\$11.55561	\$12.38109	\$13.42310	\$14.37124
48	\$10.56861	\$11.15255	\$12.01565	\$12.87716	\$13.96309	\$14.95161
49	\$10.98677	\$11.59461	\$12.49400	\$13.39308	\$14.52481	\$15.55542
50	\$11.42145	\$12.05419	\$12.99139	\$13.92970	\$15.10913	\$16.18361
51	\$11.87335	\$12.53198	\$13.50859	\$14.48782	\$15.71694	\$16.83718
52	\$12.34310	\$13.02871	\$14.04637	\$15.06827	\$16.34922	\$17.51714
53	\$12.83145	\$13.54515	\$14.60558	\$15.67199	\$17.00692	\$18.22456
54	\$13.33913	\$14.08204	\$15.18703	\$16.29990	\$17.69109	\$18.96056
55	\$13.86688	\$14.64022	\$15.79165	\$16.95297	\$18.40276	\$19.72626
56	\$14.28525	\$15.08273	\$16.27088	\$17.47158	\$18.96783	\$20.33436
57	\$14.71624	\$15.53861	\$16.76468	\$18.00604	\$19.55024	\$20.96119
58	\$15.16023	\$16.00828	\$17.27344	\$18.55685	\$20.15054	\$21.60735
59	\$15.61763	\$16.49215	\$17.79765	\$19.12450	\$20.76927	\$22.27343
60	\$16.08881	\$16.99064	\$18.33777	\$19.70952	\$21.40700	\$22.96005
61	\$16.57421	\$17.50419	\$18.89429	\$20.31245	\$22.06430	\$23.66783
62	\$17.07427	\$18.03327	\$19.46769	\$20.93382	\$22.74180	\$24.39742
63	\$17.53705	\$18.52379	\$20.00123	\$21.51391	\$23.37619	\$25.08290
64	\$18.01236	\$19.02765	\$20.54939	\$22.11010	\$24.02831	\$25.78763
65	\$18.50057	\$19.54522	\$21.11257	\$22.72279	\$24.69860	\$26.51216
66	\$19.00203	\$20.07686	\$21.69118	\$23.35247	\$25.38759	\$27.25707
67	\$19.51705	\$20.62297	\$22.28565	\$23.99959	\$26.09580	\$28.02288
68	\$20.10535	\$21.24787	\$22.96886	\$24.74695	\$26.91702	\$28.91411
69	\$20.71140	\$21.89169	\$23.67302	\$25.51759	\$27.76406	\$29.83367
70	\$21.33572	\$22.55501	\$24.39879	\$26.31220	\$28.63776	\$30.78249
71	\$21.97885	\$23.23845	\$25.14678	\$27.13157	\$29.53896	\$31.76148
72	\$22.64137	\$23.94259	\$25.91771	\$27.97647	\$30.46852	\$32.77160
73	\$23.58404	\$24.94593	\$27.02073	\$29.19375	\$31.81358	\$34.23977
74	\$24.56593	\$25.99131	\$28.17072	\$30.46398	\$33.21802	\$35.77370
75	\$25.58872	\$27.08049	\$29.36963	\$31.78951	\$34.68447	\$37.37635
76	\$26.65410	\$28.21534	\$30.61957	\$33.17269	\$36.21565	\$39.05081
77	\$27.76382	\$29.39772	\$31.92271	\$34.61606	\$37.81442	\$40.80027
78	\$28.49403	\$30.17756	\$32.78859	\$35.57536	\$38.88039	\$41.97901
79	\$29.24344	\$30.97810	\$33.67793	\$36.56125	\$39.97641	\$43.19181
80	\$30.01257	\$31.79985	\$34.59141	\$37.57446	\$41.10334	\$44.43966
81	\$30.80192	\$32.64342	\$35.52966	\$38.61575	\$42.26201	\$45.72354
82	\$31.61204	\$33.50935	\$36.49338	\$39.68589	\$43.45337	\$47.04452
83	\$32.56666	\$34.53257	\$37.63004	\$40.92833	\$44.83507	\$48.56793
84	\$33.55010	\$35.58704	\$38.80210	\$42.20965	\$46.26070	\$50.14069

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$9.12120	\$9.46186	\$9.82004	\$10.48071	\$11.09810	\$11.80803
31	\$9.19747	\$9.54117	\$9.90253	\$10.56890	\$11.19177	\$11.90804
32	\$9.27380	\$9.62055	\$9.98506	\$10.65715	\$11.28545	\$12.00808
33	\$9.35017	\$9.69996	\$10.06763	\$10.74540	\$11.37918	\$12.10812
34	\$9.42659	\$9.77939	\$10.15020	\$10.83366	\$11.47286	\$12.20814
35	\$9.50297	\$9.85881	\$10.23277	\$10.92188	\$11.56652	\$12.30808
36	\$9.86436	\$10.23470	\$10.62386	\$11.34160	\$12.01288	\$12.78491
37	\$10.23950	\$10.62492	\$11.02989	\$11.77746	\$12.47646	\$13.28022
38	\$10.62893	\$11.03000	\$11.45144	\$12.23006	\$12.95794	\$13.79470
39	\$11.03315	\$11.45055	\$11.88910	\$12.70005	\$13.45799	\$14.32912
40	\$11.45275	\$11.88712	\$12.34348	\$13.18810	\$13.97734	\$14.88424
41	\$11.88829	\$12.34033	\$12.81524	\$13.69490	\$14.51674	\$15.46088
42	\$12.34042	\$12.81083	\$13.30502	\$14.22119	\$15.07695	\$16.05985
43	\$12.80974	\$13.29926	\$13.81352	\$14.76769	\$15.65879	\$16.68202
44	\$13.29689	\$13.80632	\$14.34145	\$15.33521	\$16.26306	\$17.32830
45	\$13.80257	\$14.33271	\$14.88958	\$15.92453	\$16.89066	\$17.99961
46	\$14.36236	\$14.91540	\$15.49623	\$16.57715	\$17.58504	\$18.74182
47	\$14.94485	\$15.52179	\$16.12764	\$17.25651	\$18.30795	\$19.51461
48	\$15.55094	\$16.15283	\$16.78475	\$17.96371	\$19.06058	\$20.31927
49	\$16.18164	\$16.80951	\$17.46863	\$18.69988	\$19.84415	\$21.15713
50	\$16.83791	\$17.49291	\$18.18038	\$19.46624	\$20.65993	\$22.02951
51	\$17.52079	\$18.20409	\$18.92114	\$20.26400	\$21.50926	\$22.93788
52	\$18.23137	\$18.94416	\$19.69207	\$21.09446	\$22.39349	\$23.88371
53	\$18.97077	\$19.71433	\$20.49441	\$21.95894	\$23.31407	\$24.86853
54	\$19.74015	\$20.51583	\$21.32945	\$22.85886	\$24.27251	\$25.89396
55	\$20.54074	\$21.34989	\$22.19852	\$23.79565	\$25.27034	\$26.96167
56	\$21.17740	\$22.01271	\$22.88888	\$24.54013	\$26.06232	\$27.80919
57	\$21.83381	\$22.69610	\$23.60072	\$25.30790	\$26.87912	\$28.68334
58	\$22.51054	\$23.40071	\$24.33469	\$26.09969	\$27.72153	\$29.58497
59	\$23.20826	\$24.12720	\$25.09151	\$26.91625	\$28.59033	\$30.51495
60	\$23.92759	\$24.87623	\$25.87183	\$27.75836	\$29.48635	\$31.47416
61	\$24.66923	\$25.64852	\$26.67644	\$28.62681	\$30.41048	\$32.46351
62	\$25.43386	\$26.44479	\$27.50607	\$29.52243	\$31.36355	\$33.48397
63	\$26.15302	\$27.19513	\$28.28909	\$30.37192	\$32.27070	\$34.46000
64	\$26.89251	\$27.96676	\$29.09441	\$31.24585	\$33.20411	\$35.46449
65	\$27.65291	\$28.76026	\$29.92266	\$32.14494	\$34.16450	\$36.49824
66	\$28.43482	\$29.57630	\$30.77447	\$33.06989	\$35.15266	\$37.56215
67	\$29.23883	\$30.41547	\$31.65055	\$34.02146	\$36.16942	\$38.65707
68	\$30.17798	\$31.39772	\$32.67787	\$35.14336	\$37.37416	\$39.95771
69	\$31.14728	\$32.41168	\$33.73853	\$36.30227	\$38.61901	\$41.30212
70	\$32.14773	\$33.45839	\$34.83361	\$37.49938	\$39.90534	\$42.69177
71	\$33.18030	\$34.53890	\$35.96425	\$38.73598	\$41.23450	\$44.12817
72	\$34.24605	\$35.65431	\$37.13159	\$40.01334	\$42.60793	\$45.61290
73	\$35.80175	\$37.28883	\$38.85013	\$41.90411	\$44.64710	\$47.83254
74	\$37.42815	\$38.99829	\$40.64821	\$43.88425	\$46.78387	\$50.16019
75	\$39.12841	\$40.78613	\$42.52949	\$45.95797	\$49.02290	\$52.60111
76	\$40.90592	\$42.65592	\$44.49786	\$48.12965	\$51.36908	\$55.16081
77	\$42.76418	\$44.61142	\$46.55731	\$50.40396	\$53.82755	\$57.84506
78	\$44.01623	\$45.93123	\$47.94763	\$51.94740	\$55.51219	\$59.69268
79	\$45.30497	\$47.29008	\$49.37948	\$53.53812	\$57.24956	\$61.59932
80	\$46.63141	\$48.68913	\$50.85409	\$55.17753	\$59.04130	\$63.56686
81	\$47.99669	\$50.12959	\$52.37274	\$56.86715	\$60.88912	\$65.59722
82	\$49.40195	\$51.61265	\$53.93673	\$58.60850	\$62.79476	\$67.69247
83	\$51.01312	\$53.30799	\$55.71321	\$60.58125	\$64.93691	\$70.04691
84	\$52.67684	\$55.05901	\$57.54818	\$62.62041	\$67.15212	\$72.48323

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$12.85581	\$13.93319	\$14.27791	\$14.51219	\$14.76079	\$14.98210	\$15.20276
31	\$12.96499	\$14.05178	\$14.39430	\$14.63054	\$14.88115	\$15.10430	\$15.32677
32	\$13.07422	\$14.17037	\$14.51058	\$14.74878	\$15.00142	\$15.22637	\$15.45064
33	\$13.18342	\$14.28892	\$14.62670	\$14.86685	\$15.12151	\$15.34825	\$15.57432
34	\$13.29255	\$14.40740	\$14.74262	\$14.98473	\$15.24137	\$15.46993	\$15.69780
35	\$13.40160	\$14.52576	\$14.85831	\$15.10233	\$15.36098	\$15.59132	\$15.82098
36	\$13.92369	\$15.09404	\$15.44137	\$15.69508	\$15.96355	\$16.20277	\$16.44127
37	\$14.46612	\$15.68457	\$16.04730	\$16.31108	\$16.58976	\$16.83819	\$17.08589
38	\$15.02969	\$16.29819	\$16.67702	\$16.95127	\$17.24052	\$17.49852	\$17.75577
39	\$15.61520	\$16.93581	\$17.33145	\$17.61657	\$17.91682	\$18.18477	\$18.45191
40	\$16.22353	\$17.59838	\$18.01154	\$18.30800	\$18.61963	\$18.89791	\$19.17535
41	\$16.85556	\$18.28688	\$18.71833	\$19.02656	\$19.35003	\$19.63904	\$19.92716
42	\$17.51222	\$19.00231	\$19.45287	\$19.77331	\$20.10908	\$20.40921	\$20.70844
43	\$18.19445	\$19.74572	\$20.21621	\$20.54939	\$20.89790	\$21.20960	\$21.52036
44	\$18.90326	\$20.51824	\$21.00953	\$21.35592	\$21.71767	\$22.04136	\$22.36411
45	\$19.63966	\$21.32096	\$21.83396	\$22.19410	\$22.56959	\$22.90576	\$23.24093
46	\$20.45365	\$22.20809	\$22.75180	\$23.12741	\$23.51870	\$23.86915	\$24.21852
47	\$21.30136	\$23.13213	\$23.70819	\$24.09999	\$24.50775	\$24.87303	\$25.23723
48	\$22.18421	\$24.09461	\$24.70481	\$25.11344	\$25.53837	\$25.91914	\$26.29878
49	\$23.10365	\$25.09715	\$25.74331	\$26.16952	\$26.61234	\$27.00926	\$27.40498
50	\$24.06119	\$26.14141	\$26.82547	\$27.27002	\$27.73148	\$28.14523	\$28.55773
51	\$25.05843	\$27.22911	\$27.95313	\$28.41679	\$28.89767	\$29.32896	\$29.75897
52	\$26.09699	\$28.36205	\$29.12819	\$29.61179	\$30.11291	\$30.56249	\$31.01072
53	\$27.17860	\$29.54215	\$30.35265	\$30.85704	\$31.37926	\$31.84790	\$32.31512
54	\$28.30502	\$30.77136	\$31.62856	\$32.15465	\$32.69886	\$33.18735	\$33.67440
55	\$29.47815	\$32.05169	\$32.95811	\$33.50684	\$34.07394	\$34.58316	\$35.09085
56	\$30.40954	\$33.07200	\$34.02954	\$34.59745	\$35.18475	\$35.71205	\$36.23779
57	\$31.37038	\$34.12477	\$35.13577	\$35.72352	\$36.33176	\$36.87779	\$37.42220
58	\$32.36155	\$35.21106	\$36.27796	\$36.88628	\$37.51617	\$38.08159	\$38.64532
59	\$33.38406	\$36.33193	\$37.45730	\$38.08687	\$38.73918	\$39.32469	\$39.90844
60	\$34.43887	\$37.48848	\$38.67495	\$39.32654	\$40.00206	\$40.60836	\$41.21282
61	\$35.52702	\$38.68184	\$39.93220	\$40.60656	\$41.30612	\$41.93392	\$42.55985
62	\$36.64953	\$39.91319	\$41.23032	\$41.92824	\$42.65269	\$43.30278	\$43.95091
63	\$37.73367	\$41.11055	\$42.50376	\$43.22622	\$43.97672	\$44.64972	\$45.32070
64	\$38.84988	\$42.34383	\$43.81654	\$44.56438	\$45.34184	\$46.03856	\$46.73319
65	\$39.99912	\$43.61411	\$45.16985	\$45.94396	\$46.74936	\$47.47061	\$48.18972
66	\$41.18234	\$44.92249	\$46.56496	\$47.36625	\$48.20057	\$48.94721	\$49.69162
67	\$42.40057	\$46.27012	\$48.00317	\$48.83258	\$49.69680	\$50.46973	\$51.24033
68	\$43.84752	\$47.87520	\$49.72098	\$50.58460	\$51.48568	\$52.29153	\$53.09494
69	\$45.34383	\$49.53596	\$51.50025	\$52.39950	\$53.33895	\$54.17908	\$55.01669
70	\$46.89120	\$51.25432	\$53.34319	\$54.27950	\$55.25894	\$56.13477	\$57.00799
71	\$48.49141	\$53.03231	\$55.25207	\$56.22694	\$57.24803	\$58.16106	\$59.07137
72	\$50.14620	\$54.87194	\$57.22929	\$58.24427	\$59.30872	\$60.26050	\$61.20942
73	\$52.64405	\$57.66180	\$60.24877	\$61.32690	\$62.45763	\$63.46972	\$64.47877
74	\$55.26633	\$60.59351	\$63.42759	\$64.57268	\$65.77370	\$66.84985	\$67.92277
75	\$58.01924	\$63.67426	\$66.77410	\$67.99023	\$69.26586	\$70.40999	\$71.55070
76	\$60.90929	\$66.91167	\$70.29719	\$71.58867	\$72.94342	\$74.15974	\$75.37242
77	\$63.94327	\$70.31366	\$74.00618	\$75.37755	\$76.81624	\$78.10918	\$79.39825
78	\$66.05466	\$72.72668	\$76.68031	\$78.11527	\$79.62926	\$80.98847	\$82.34360
79	\$68.23575	\$75.22253	\$79.45107	\$80.95242	\$82.54530	\$83.97390	\$85.39821
80	\$70.48884	\$77.80402	\$82.32196	\$83.89261	\$85.56813	\$87.06937	\$88.56613
81	\$72.81634	\$80.47411	\$85.29655	\$86.93960	\$88.70166	\$90.27898	\$91.85157
82	\$75.22071	\$83.23581	\$88.37866	\$90.09725	\$91.94993	\$93.60689	\$95.25888
83	\$77.90583	\$86.28673	\$91.77257	\$93.56661	\$95.50033	\$97.26079	\$99.01601
84	\$80.68681	\$89.44946	\$95.29683	\$97.16956	\$99.18781	\$101.05736	\$102.92131

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$16.10221	\$16.98343	\$18.26700	\$19.54411	\$21.15885	\$22.61514
31	\$16.20377	\$17.09061	\$18.38243	\$19.66779	\$21.29286	\$22.75846
32	\$16.30532	\$17.19783	\$18.49784	\$19.79144	\$21.42684	\$22.90171
33	\$16.40689	\$17.30500	\$18.61322	\$19.91504	\$21.56074	\$23.04488
34	\$16.50843	\$17.41217	\$18.72854	\$20.03858	\$21.69455	\$23.18792
35	\$16.60993	\$17.51925	\$18.84380	\$20.16203	\$21.82826	\$23.33080
36	\$16.60989	\$17.52040	\$18.84835	\$20.17157	\$21.84282	\$23.35105
37	\$16.60986	\$17.52157	\$18.85290	\$20.18112	\$21.85742	\$23.37130
38	\$16.60982	\$17.52272	\$18.85745	\$20.19066	\$21.87200	\$23.39157
39	\$16.60980	\$17.52387	\$18.86200	\$20.20021	\$21.88660	\$23.41185
40	\$16.60976	\$17.52502	\$18.86656	\$20.20978	\$21.90121	\$23.43216
41	\$16.60972	\$17.52618	\$18.87111	\$20.21933	\$21.91583	\$23.45249
42	\$16.60969	\$17.52732	\$18.87566	\$20.22889	\$21.93045	\$23.47283
43	\$16.60966	\$17.52847	\$18.88021	\$20.23848	\$21.94511	\$23.49318
44	\$16.60962	\$17.52963	\$18.88479	\$20.24805	\$21.95974	\$23.51355
45	\$16.60959	\$17.53078	\$18.88933	\$20.25762	\$21.97441	\$23.53394
46	\$16.58982	\$17.51121	\$18.87152	\$20.24398	\$21.96314	\$23.52495
47	\$16.57005	\$17.49164	\$18.85372	\$20.23034	\$21.95185	\$23.51596
48	\$16.55031	\$17.47209	\$18.83595	\$20.21672	\$21.94058	\$23.50697
49	\$16.53061	\$17.45257	\$18.81819	\$20.20310	\$21.92931	\$23.49797
50	\$16.51093	\$17.43308	\$18.80044	\$20.18948	\$21.91806	\$23.48899
51	\$16.49126	\$17.41361	\$18.78271	\$20.17587	\$21.90681	\$23.48002
52	\$16.47161	\$17.39414	\$18.76500	\$20.16229	\$21.89555	\$23.47104
53	\$16.45200	\$17.37470	\$18.74731	\$20.14870	\$21.88431	\$23.46208
54	\$16.43242	\$17.35530	\$18.72964	\$20.13512	\$21.87307	\$23.45310
55	\$16.41283	\$17.33591	\$18.71196	\$20.12157	\$21.86184	\$23.44413
56	\$16.27251	\$17.18886	\$18.55576	\$19.95934	\$21.68870	\$23.26145
57	\$16.13338	\$17.04305	\$18.40087	\$19.79842	\$21.51693	\$23.08017
58	\$15.99544	\$16.89850	\$18.24726	\$19.63881	\$21.34652	\$22.90030
59	\$15.85868	\$16.75515	\$18.09493	\$19.48048	\$21.17747	\$22.72185
60	\$15.72310	\$16.61303	\$17.94388	\$19.32342	\$21.00974	\$22.54477
61	\$15.58867	\$16.47210	\$17.79409	\$19.16762	\$20.84334	\$22.36908
62	\$15.45539	\$16.33238	\$17.64555	\$19.01310	\$20.67827	\$22.19476
63	\$15.63639	\$16.52525	\$17.85721	\$19.24708	\$20.93674	\$22.47617
64	\$15.81952	\$16.72038	\$18.07141	\$19.48397	\$21.19846	\$22.76114
65	\$16.00477	\$16.91782	\$18.28819	\$19.72375	\$21.46342	\$23.04973
66	\$16.19220	\$17.11759	\$18.50756	\$19.96649	\$21.73171	\$23.34196
67	\$16.38184	\$17.31973	\$18.72955	\$20.21222	\$22.00335	\$23.63792
68	\$16.63303	\$17.58808	\$19.02591	\$20.54212	\$22.37004	\$24.03889
69	\$16.88809	\$17.86060	\$19.32696	\$20.87739	\$22.74286	\$24.44666
70	\$17.14705	\$18.13733	\$19.63278	\$21.21815	\$23.12189	\$24.86136
71	\$17.40997	\$18.41837	\$19.94344	\$21.56447	\$23.50724	\$25.28308
72	\$17.67694	\$18.70376	\$20.25901	\$21.91643	\$23.89900	\$25.71196
73	\$18.15967	\$19.21978	\$20.83046	\$22.55716	\$24.61371	\$26.49628
74	\$18.65559	\$19.75006	\$21.41801	\$23.21661	\$25.34981	\$27.30453
75	\$19.16503	\$20.29496	\$22.02214	\$23.89536	\$26.10791	\$28.13744
76	\$19.68841	\$20.85489	\$22.64330	\$24.59394	\$26.88867	\$28.99574
77	\$20.22607	\$21.43027	\$23.28200	\$25.31294	\$27.69280	\$29.88023
78	\$20.48613	\$21.71112	\$23.60065	\$25.67644	\$28.10568	\$30.34610
79	\$20.74955	\$21.99565	\$23.92367	\$26.04517	\$28.52472	\$30.81925
80	\$21.01634	\$22.28391	\$24.25110	\$26.41917	\$28.95000	\$31.29975
81	\$21.28656	\$22.57595	\$24.58301	\$26.79856	\$29.38162	\$31.78776
82	\$21.56027	\$22.87180	\$24.91946	\$27.18338	\$29.81969	\$32.28337
83	\$21.91612	\$23.25925	\$25.35777	\$27.66864	\$30.37211	\$32.89918
84	\$22.27784	\$23.65326	\$25.80379	\$28.16258	\$30.93476	\$33.52674

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$23.49188	\$24.37586	\$25.30405	\$27.02537	\$28.62838	\$30.46817
31	\$23.64087	\$24.53048	\$25.46460	\$27.19694	\$28.81015	\$30.66164
32	\$23.78979	\$24.68504	\$25.62506	\$27.36839	\$28.99175	\$30.85493
33	\$23.93861	\$24.83948	\$25.78537	\$27.53970	\$29.17322	\$31.04802
34	\$24.08730	\$24.99376	\$25.94554	\$27.71079	\$29.35443	\$31.24084
35	\$24.23582	\$25.14787	\$26.10550	\$27.88168	\$29.53539	\$31.43335
36	\$24.26109	\$25.17708	\$26.13883	\$27.92361	\$29.58424	\$31.48953
37	\$24.28640	\$25.20635	\$26.17220	\$27.96563	\$29.63316	\$31.54580
38	\$24.31174	\$25.23564	\$26.20561	\$28.00770	\$29.68219	\$31.60218
39	\$24.33709	\$25.26497	\$26.23906	\$28.04984	\$29.73127	\$31.65867
40	\$24.36248	\$25.29433	\$26.27256	\$28.09204	\$29.78045	\$31.71526
41	\$24.38789	\$25.32372	\$26.30610	\$28.13430	\$29.82971	\$31.77194
42	\$24.41334	\$25.35314	\$26.33969	\$28.17663	\$29.87905	\$31.82872
43	\$24.43881	\$25.38261	\$26.37330	\$28.21902	\$29.92846	\$31.88560
44	\$24.46429	\$25.41210	\$26.40698	\$28.26146	\$29.97796	\$31.94260
45	\$24.48981	\$25.44163	\$26.44068	\$28.30398	\$30.02754	\$31.99969
46	\$24.48440	\$25.43856	\$26.44007	\$28.30966	\$30.03796	\$32.01497
47	\$24.47898	\$25.43548	\$26.43944	\$28.31535	\$30.04837	\$32.03026
48	\$24.47356	\$25.43241	\$26.43883	\$28.32105	\$30.05879	\$32.04558
49	\$24.46817	\$25.42933	\$26.43819	\$28.32673	\$30.06921	\$32.06087
50	\$24.46275	\$25.42626	\$26.43757	\$28.33242	\$30.07964	\$32.07620
51	\$24.45733	\$25.42318	\$26.43696	\$28.33810	\$30.09007	\$32.09153
52	\$24.45193	\$25.42011	\$26.43632	\$28.34381	\$30.10050	\$32.10686
53	\$24.44654	\$25.41706	\$26.43571	\$28.34950	\$30.11095	\$32.12220
54	\$24.44112	\$25.41398	\$26.43507	\$28.35518	\$30.12139	\$32.13754
55	\$24.43571	\$25.41091	\$26.43445	\$28.36088	\$30.13182	\$32.15289
56	\$24.25009	\$25.21916	\$26.23621	\$28.15364	\$29.91397	\$31.92365
57	\$24.06586	\$25.02886	\$26.03943	\$27.94792	\$29.69769	\$31.69603
58	\$23.88305	\$24.84000	\$25.84414	\$27.74369	\$29.48298	\$31.47007
59	\$23.70161	\$24.65256	\$25.65032	\$27.54095	\$29.26981	\$31.24570
60	\$23.52155	\$24.46654	\$25.45795	\$27.33970	\$29.05818	\$31.02293
61	\$23.34286	\$24.28192	\$25.26702	\$27.13992	\$28.84810	\$30.80175
62	\$23.16553	\$24.09869	\$25.07751	\$26.94161	\$28.63952	\$30.58214
63	\$23.46355	\$24.41122	\$25.40520	\$27.30148	\$29.02652	\$31.00065
64	\$23.76539	\$24.72776	\$25.73716	\$27.66615	\$29.41875	\$31.42487
65	\$24.07112	\$25.04845	\$26.07348	\$28.03570	\$29.81628	\$31.85491
66	\$24.38079	\$25.37328	\$26.41416	\$28.41018	\$30.21918	\$32.29084
67	\$24.69442	\$25.70231	\$26.75932	\$28.78967	\$30.62752	\$32.73272
68	\$25.12143	\$26.15143	\$27.23137	\$29.31179	\$31.19366	\$33.34895
69	\$25.55586	\$26.60839	\$27.71176	\$29.84336	\$31.77026	\$33.97679
70	\$25.99777	\$27.07334	\$28.20061	\$30.38458	\$32.35752	\$34.61644
71	\$26.44731	\$27.54642	\$28.69809	\$30.93561	\$32.95563	\$35.26814
72	\$26.90465	\$28.02776	\$29.20435	\$31.49664	\$33.56480	\$35.93211
73	\$27.74333	\$28.91400	\$30.14168	\$32.53727	\$34.69459	\$37.16966
74	\$28.60818	\$29.82826	\$31.10908	\$33.61227	\$35.86238	\$38.44982
75	\$29.49996	\$30.77143	\$32.10753	\$34.72279	\$37.06951	\$39.77408
76	\$30.41957	\$31.74443	\$33.13803	\$35.86999	\$38.31726	\$41.14394
77	\$31.36783	\$32.74819	\$34.20159	\$37.05512	\$39.60700	\$42.56099
78	\$31.87010	\$33.28386	\$34.77116	\$37.69742	\$40.32277	\$43.35328
79	\$32.38043	\$33.82826	\$35.35021	\$38.35084	\$41.05149	\$44.16031
80	\$32.89894	\$34.38160	\$35.93892	\$39.01559	\$41.79337	\$44.98239
81	\$33.42575	\$34.94396	\$36.53740	\$39.69188	\$42.54868	\$45.81977
82	\$33.96097	\$35.51553	\$37.14587	\$40.37986	\$43.31761	\$46.67272
83	\$34.61909	\$36.21371	\$37.87827	\$41.20342	\$44.22065	\$47.67030
84	\$35.28996	\$36.92562	\$38.62513	\$42.04380	\$45.14252	\$48.68921

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$33.19542	\$35.99481	\$36.82467	\$37.43573	\$38.07871	\$38.65297	\$39.22551
31	\$33.40626	\$36.22354	\$37.06010	\$37.67509	\$38.32221	\$38.90016	\$39.47638
32	\$33.61691	\$36.45198	\$37.29529	\$37.91424	\$38.56549	\$39.14713	\$39.72703
33	\$33.82730	\$36.68013	\$37.53026	\$38.15313	\$38.80850	\$39.39381	\$39.97736
34	\$34.03736	\$36.90789	\$37.76491	\$38.39168	\$39.05116	\$39.64014	\$40.22736
35	\$34.24707	\$37.13523	\$37.99916	\$38.62986	\$39.29343	\$39.88606	\$40.47693
36	\$34.31509	\$37.21440	\$38.08122	\$38.71378	\$39.37828	\$39.97195	\$40.56386
37	\$34.38326	\$37.29371	\$38.16345	\$38.79791	\$39.46331	\$40.05804	\$40.65099
38	\$34.45157	\$37.37322	\$38.24587	\$38.88220	\$39.54853	\$40.14430	\$40.73830
39	\$34.52001	\$37.45289	\$38.32847	\$38.96669	\$39.63393	\$40.23076	\$40.82579
40	\$34.58858	\$37.53272	\$38.41123	\$39.05135	\$39.71951	\$40.31738	\$40.91348
41	\$34.65730	\$37.61273	\$38.49419	\$39.13621	\$39.80528	\$40.40422	\$41.00134
42	\$34.72614	\$37.69288	\$38.57733	\$39.22125	\$39.89123	\$40.49121	\$41.08941
43	\$34.79512	\$37.77324	\$38.66064	\$39.30647	\$39.97737	\$40.57842	\$41.17766
44	\$34.86425	\$37.85377	\$38.74413	\$39.39187	\$40.06370	\$40.66580	\$41.26609
45	\$34.93351	\$37.93445	\$38.82779	\$39.47746	\$40.15022	\$40.75337	\$41.35472
46	\$34.95836	\$37.96790	\$38.88252	\$39.53408	\$40.20790	\$40.81226	\$41.41479
47	\$34.98324	\$38.00139	\$38.93731	\$39.59079	\$40.26566	\$40.87122	\$41.47493
48	\$35.00815	\$38.03490	\$38.99220	\$39.64758	\$40.32352	\$40.93025	\$41.53518
49	\$35.03307	\$38.06843	\$39.04715	\$39.70445	\$40.38144	\$40.98940	\$41.59551
50	\$35.05799	\$38.10200	\$39.10220	\$39.76140	\$40.43946	\$41.04861	\$41.65593
51	\$35.08295	\$38.13560	\$39.15730	\$39.81842	\$40.49757	\$41.10790	\$41.71643
52	\$35.10792	\$38.16923	\$39.21250	\$39.87553	\$40.55574	\$41.16730	\$41.77703
53	\$35.13290	\$38.20288	\$39.26776	\$39.93273	\$40.61401	\$41.22677	\$41.83771
54	\$35.15791	\$38.23658	\$39.32312	\$39.99001	\$40.67236	\$41.28634	\$41.89846
55	\$35.18294	\$38.27030	\$39.37854	\$40.04737	\$40.73079	\$41.34597	\$41.95932
56	\$34.93883	\$38.01378	\$39.14361	\$39.81063	\$40.49197	\$41.10537	\$41.71698
57	\$34.69643	\$37.75899	\$38.91008	\$39.57530	\$40.25452	\$40.86619	\$41.47605
58	\$34.45571	\$37.50589	\$38.67794	\$39.34134	\$40.01847	\$40.62839	\$41.23649
59	\$34.21665	\$37.25451	\$38.44720	\$39.10878	\$39.78381	\$40.39198	\$40.99832
60	\$33.97926	\$37.00479	\$38.21784	\$38.87758	\$39.55054	\$40.15694	\$40.76154
61	\$33.74352	\$36.75677	\$37.98984	\$38.64775	\$39.31861	\$39.92327	\$40.52610
62	\$33.50940	\$36.51040	\$37.76319	\$38.41930	\$39.08806	\$39.69095	\$40.29205
63	\$33.98251	\$37.04101	\$38.34755	\$39.01675	\$39.69873	\$40.31325	\$40.92593
64	\$34.46229	\$37.57933	\$38.94098	\$39.62349	\$40.31892	\$40.94529	\$41.56978
65	\$34.94885	\$38.12547	\$39.54358	\$40.23966	\$40.94883	\$41.58725	\$42.22378
66	\$35.44226	\$38.67955	\$40.15550	\$40.86541	\$41.58856	\$42.23927	\$42.88806
67	\$35.94267	\$39.24169	\$40.77689	\$41.50090	\$42.23828	\$42.90153	\$43.56278
68	\$36.63703	\$40.02025	\$41.63116	\$42.37439	\$43.13122	\$43.81238	\$44.49151
69	\$37.34482	\$40.81425	\$42.50333	\$43.26627	\$44.04304	\$44.74258	\$45.44004
70	\$38.06628	\$41.62399	\$43.39377	\$44.17691	\$44.97411	\$45.69252	\$46.40880
71	\$38.80168	\$42.44980	\$44.30286	\$45.10673	\$45.92490	\$46.66265	\$47.39821
72	\$39.55128	\$43.29201	\$45.23102	\$46.05611	\$46.89576	\$47.65337	\$48.40870
73	\$40.96042	\$44.87581	\$46.97506	\$47.84027	\$48.71879	\$49.51312	\$50.30505
74	\$42.41977	\$46.51752	\$48.78637	\$49.69353	\$50.61269	\$51.44543	\$52.27569
75	\$43.93113	\$48.21931	\$50.66750	\$51.61859	\$52.58021	\$53.45318	\$54.32355
76	\$45.49632	\$49.98335	\$52.62117	\$53.61823	\$54.62423	\$55.53928	\$56.45160
77	\$47.11727	\$51.81193	\$54.65017	\$55.69531	\$56.74768	\$57.70678	\$58.66303
78	\$48.04528	\$52.89483	\$55.88703	\$56.96686	\$58.05783	\$59.05163	\$60.04245
79	\$48.99154	\$54.00034	\$57.15186	\$58.26743	\$59.39822	\$60.42781	\$61.45431
80	\$49.95646	\$55.12896	\$58.44532	\$59.59769	\$60.76956	\$61.83606	\$62.89937
81	\$50.94038	\$56.28116	\$59.76806	\$60.95832	\$62.17256	\$63.27714	\$64.37841
82	\$51.94369	\$57.45746	\$61.12073	\$62.35001	\$63.60794	\$64.75179	\$65.89222
83	\$53.09905	\$58.77481	\$62.62359	\$63.88905	\$65.17767	\$66.37830	\$67.57536
84	\$54.28014	\$60.12236	\$64.16342	\$65.46606	\$66.78612	\$68.04568	\$69.30146

Plan: **LTC2007**

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$10.60029	\$11.17015	\$11.99663	\$12.80364	\$13.84178	\$14.78048
31	\$10.65107	\$11.22368	\$12.05418	\$12.86508	\$13.90822	\$14.85146
32	\$10.70136	\$11.27672	\$12.11117	\$12.92593	\$13.97404	\$14.92171
33	\$10.75117	\$11.32924	\$12.16758	\$12.98614	\$14.03912	\$14.99120
34	\$10.80050	\$11.38122	\$12.22341	\$13.04571	\$14.10350	\$15.05988
35	\$10.84929	\$11.43262	\$12.27860	\$13.10460	\$14.16712	\$15.12774
36	\$10.78145	\$11.36176	\$12.20413	\$13.02724	\$14.08550	\$15.04261
37	\$10.71404	\$11.29133	\$12.13013	\$12.95033	\$14.00435	\$14.95796
38	\$10.64703	\$11.22133	\$12.05656	\$12.87388	\$13.92368	\$14.87377
39	\$10.58045	\$11.15177	\$11.98344	\$12.79788	\$13.84345	\$14.79008
40	\$10.51431	\$11.08265	\$11.91078	\$12.72233	\$13.76371	\$14.70683
41	\$10.44855	\$11.01394	\$11.83854	\$12.64723	\$13.68440	\$14.62407
42	\$10.38322	\$10.94567	\$11.76675	\$12.57256	\$13.60558	\$14.54177
43	\$10.31829	\$10.87781	\$11.69538	\$12.49835	\$13.52719	\$14.45995
44	\$10.25377	\$10.81037	\$11.62447	\$12.42456	\$13.44926	\$14.37856
45	\$10.18965	\$10.74337	\$11.55397	\$12.35123	\$13.37177	\$14.29765
46	\$10.02018	\$10.56526	\$11.36373	\$12.14967	\$13.15507	\$14.06741
47	\$9.85355	\$10.39008	\$11.17664	\$11.95142	\$12.94188	\$13.84087
48	\$9.68967	\$10.21782	\$10.99259	\$11.75640	\$12.73216	\$13.61798
49	\$9.52853	\$10.04840	\$10.81160	\$11.56457	\$12.52584	\$13.39869
50	\$9.37005	\$9.88181	\$10.63358	\$11.37585	\$12.32283	\$13.18292
51	\$9.21424	\$9.71798	\$10.45851	\$11.19021	\$12.12315	\$12.97062
52	\$9.06098	\$9.55686	\$10.28629	\$11.00761	\$11.92668	\$12.76176
53	\$8.91030	\$9.39841	\$10.11692	\$10.82799	\$11.73341	\$12.55625
54	\$8.76211	\$9.24259	\$9.95034	\$10.65130	\$11.54326	\$12.35405
55	\$8.61639	\$9.08935	\$9.78651	\$10.47749	\$11.35619	\$12.15510
56	\$8.21910	\$8.67061	\$9.33633	\$9.99642	\$10.83567	\$11.59888
57	\$7.84013	\$8.27116	\$8.90684	\$9.53744	\$10.33900	\$11.06811
58	\$7.47863	\$7.89013	\$8.49713	\$9.09954	\$9.86511	\$10.56163
59	\$7.13381	\$7.52663	\$8.10623	\$8.68173	\$9.41294	\$10.07832
60	\$6.80487	\$7.17990	\$7.73335	\$8.28311	\$8.98148	\$9.61711
61	\$6.49111	\$6.84913	\$7.37761	\$7.90280	\$8.56980	\$9.17703
62	\$6.19181	\$6.53359	\$7.03823	\$7.53994	\$8.17699	\$8.75708
63	\$5.87289	\$6.19760	\$6.67729	\$7.15336	\$7.75896	\$8.31081
64	\$5.57040	\$5.87889	\$6.33486	\$6.78658	\$7.36228	\$7.88727
65	\$5.28349	\$5.57657	\$6.01000	\$6.43863	\$6.98590	\$7.48534
66	\$5.01135	\$5.28980	\$5.70180	\$6.10850	\$6.62875	\$7.10387
67	\$4.75323	\$5.01777	\$5.40939	\$5.79531	\$6.28986	\$6.74184
68	\$3.93218	\$4.15268	\$4.47983	\$4.79724	\$5.21032	\$5.58732
69	\$3.25297	\$3.43673	\$3.70999	\$3.97105	\$4.31607	\$4.63051
70	\$2.69108	\$2.84422	\$3.07246	\$3.28716	\$3.57529	\$3.83755
71	\$2.22623	\$2.35387	\$2.54449	\$2.72105	\$2.96166	\$3.18038
72	\$1.84169	\$1.94805	\$2.10723	\$2.25242	\$2.45334	\$2.63575
73	\$1.60400	\$1.69742	\$1.83735	\$1.96522	\$2.14201	\$2.30271
74	\$1.30970	\$1.38662	\$1.50194	\$1.60749	\$1.75330	\$1.88601

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$15.33498	\$15.90483	\$16.50392	\$17.60211	\$18.63574	\$19.82378
31	\$15.40865	\$15.98124	\$16.58323	\$17.68666	\$18.72526	\$19.91896
32	\$15.48155	\$16.05687	\$16.66168	\$17.77032	\$18.81377	\$20.01308
33	\$15.55367	\$16.13164	\$16.73925	\$17.85301	\$18.90126	\$20.10607
34	\$15.62495	\$16.20553	\$16.81589	\$17.93469	\$18.98764	\$20.19787
35	\$15.69535	\$16.27852	\$16.89158	\$18.01530	\$19.07289	\$20.28844
36	\$15.60866	\$16.18988	\$16.80088	\$17.92165	\$18.97633	\$20.18823
37	\$15.52246	\$16.10173	\$16.71067	\$17.82848	\$18.88025	\$20.08850
38	\$15.43672	\$16.01405	\$16.62095	\$17.73579	\$18.78465	\$19.98929
39	\$15.35144	\$15.92685	\$16.53171	\$17.64359	\$18.68953	\$19.89055
40	\$15.26666	\$15.84013	\$16.44294	\$17.55188	\$18.59491	\$19.79230
41	\$15.18235	\$15.75388	\$16.35466	\$17.46062	\$18.50074	\$19.69454
42	\$15.09849	\$15.66809	\$16.26686	\$17.36985	\$18.40708	\$19.59727
43	\$15.01508	\$15.58278	\$16.17951	\$17.27954	\$18.31388	\$19.50047
44	\$14.93216	\$15.49794	\$16.09263	\$17.18971	\$18.22116	\$19.40416
45	\$14.84968	\$15.41355	\$16.00623	\$17.10035	\$18.12889	\$19.30830
46	\$14.61210	\$15.16804	\$15.75232	\$16.83104	\$17.84474	\$19.00699
47	\$14.37832	\$14.92644	\$15.50244	\$16.56597	\$17.56504	\$18.71037
48	\$14.14828	\$14.68870	\$15.25653	\$16.30508	\$17.28972	\$18.41838
49	\$13.92191	\$14.45474	\$15.01451	\$16.04829	\$17.01872	\$18.13096
50	\$13.69918	\$14.22451	\$14.77634	\$15.79555	\$16.75197	\$17.84801
51	\$13.48001	\$13.99793	\$14.54195	\$15.54677	\$16.48939	\$17.56948
52	\$13.26434	\$13.77497	\$14.31126	\$15.30193	\$16.23093	\$17.29530
53	\$13.05211	\$13.55557	\$14.08424	\$15.06094	\$15.97653	\$17.02539
54	\$12.84329	\$13.33965	\$13.86082	\$14.82374	\$15.72611	\$16.75969
55	\$12.63781	\$13.12718	\$13.64096	\$14.59029	\$15.47962	\$16.49816
56	\$12.06059	\$12.52802	\$13.01887	\$13.92664	\$14.77657	\$15.75052
57	\$11.50973	\$11.95621	\$12.42516	\$13.29319	\$14.10547	\$15.03678
58	\$10.98404	\$11.41049	\$11.85853	\$12.68854	\$13.46484	\$14.35536
59	\$10.48234	\$10.88968	\$11.31775	\$12.11139	\$12.85330	\$13.70482
60	\$10.00358	\$10.39266	\$10.80161	\$11.56052	\$12.26955	\$13.08378
61	\$9.54668	\$9.91829	\$10.30903	\$11.03469	\$11.71229	\$12.49089
62	\$9.11064	\$9.46561	\$9.83889	\$10.53277	\$11.18035	\$11.92484
63	\$8.64619	\$8.98379	\$9.33870	\$9.99852	\$10.61452	\$11.32282
64	\$8.20543	\$8.52650	\$8.86394	\$9.49138	\$10.07730	\$10.75117
65	\$7.78713	\$8.09248	\$8.41331	\$9.00994	\$9.56728	\$10.20839
66	\$7.39018	\$7.68056	\$7.98558	\$8.55293	\$9.08306	\$9.69301
67	\$7.01343	\$7.28960	\$7.57960	\$8.11911	\$8.62335	\$9.20367
68	\$5.81065	\$6.04068	\$6.28224	\$6.73032	\$7.15211	\$7.63832
69	\$4.81413	\$5.00572	\$5.20694	\$5.57909	\$5.93187	\$6.33920
70	\$3.98851	\$4.14810	\$4.31569	\$4.62477	\$4.91982	\$5.26104
71	\$3.30450	\$3.43739	\$3.57698	\$3.83370	\$4.08043	\$4.36624
72	\$2.73778	\$2.84847	\$2.96473	\$3.17794	\$3.38426	\$3.62364
73	\$2.39284	\$2.49046	\$2.59305	\$2.78160	\$2.96405	\$3.17593
74	\$1.96067	\$2.04138	\$2.12623	\$2.28253	\$2.43376	\$2.60960

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$21.57396	\$23.37625	\$23.91963	\$24.30902	\$24.72067	\$25.08827	\$25.45479
31	\$21.67752	\$23.48847	\$24.03592	\$24.42720	\$24.84084	\$25.21024	\$25.57853
32	\$21.77989	\$23.59934	\$24.15088	\$24.54403	\$24.95966	\$25.33081	\$25.70086
33	\$21.88098	\$23.70882	\$24.26448	\$24.65947	\$25.07704	\$25.44993	\$25.82171
34	\$21.98077	\$23.81684	\$24.37665	\$24.77346	\$25.19293	\$25.56753	\$25.94101
35	\$22.07914	\$23.92332	\$24.48731	\$24.88589	\$25.30726	\$25.68353	\$26.05867
36	\$21.97399	\$23.81205	\$24.37446	\$24.77102	\$25.18958	\$25.56361	\$25.93652
37	\$21.86935	\$23.70127	\$24.26211	\$24.65664	\$25.07243	\$25.44424	\$25.81495
38	\$21.76520	\$23.59102	\$24.15028	\$24.54281	\$24.95584	\$25.32544	\$25.69395
39	\$21.66157	\$23.48129	\$24.03896	\$24.42950	\$24.83979	\$25.20719	\$25.57351
40	\$21.55840	\$23.37204	\$23.92817	\$24.31673	\$24.72428	\$25.08949	\$25.45362
41	\$21.45574	\$23.26333	\$23.81789	\$24.20445	\$24.60929	\$24.97234	\$25.33431
42	\$21.35355	\$23.15512	\$23.70810	\$24.09271	\$24.49485	\$24.85574	\$25.21555
43	\$21.25187	\$23.04741	\$23.59884	\$23.98148	\$24.38093	\$24.73969	\$25.09736
44	\$21.15066	\$22.94019	\$23.49006	\$23.87076	\$24.26755	\$24.62415	\$24.97971
45	\$21.04994	\$22.83349	\$23.38180	\$23.76056	\$24.15470	\$24.50919	\$24.86262
46	\$20.72407	\$22.48265	\$23.02955	\$23.40243	\$23.78999	\$24.13882	\$24.48663
47	\$20.40323	\$22.13722	\$22.68261	\$23.04968	\$23.43078	\$23.77407	\$24.11634
48	\$20.08735	\$21.79707	\$22.34087	\$22.70226	\$23.07701	\$23.41482	\$23.75163
49	\$19.77638	\$21.46217	\$22.00430	\$22.36009	\$22.72857	\$23.06100	\$23.39244
50	\$19.47022	\$21.13241	\$21.67280	\$22.02306	\$22.38538	\$22.71252	\$23.03868
51	\$19.16879	\$20.80772	\$21.34629	\$21.69111	\$22.04738	\$22.36932	\$22.69029
52	\$18.87202	\$20.48801	\$21.02469	\$21.36417	\$21.71449	\$22.03129	\$22.34715
53	\$18.57987	\$20.17322	\$20.70795	\$21.04216	\$21.38662	\$21.69838	\$22.00921
54	\$18.29223	\$19.86326	\$20.39598	\$20.72500	\$21.06372	\$21.37049	\$21.67636
55	\$18.00903	\$19.55807	\$20.08871	\$20.41261	\$20.74568	\$21.04755	\$21.34856
56	\$17.19538	\$18.67718	\$19.18736	\$19.49672	\$19.81484	\$20.10332	\$20.39092
57	\$16.41850	\$17.83597	\$18.32647	\$18.62191	\$18.92578	\$19.20142	\$19.47625
58	\$15.67673	\$17.03264	\$17.50420	\$17.78635	\$18.07659	\$18.34000	\$18.60260
59	\$14.96846	\$16.26549	\$16.71881	\$16.98828	\$17.26553	\$17.51722	\$17.76816
60	\$14.29218	\$15.53290	\$15.96868	\$16.22604	\$16.49083	\$16.73135	\$16.97112
61	\$13.64647	\$14.83330	\$15.25219	\$15.49800	\$15.75091	\$15.98073	\$16.20984
62	\$13.02992	\$14.16522	\$14.56786	\$14.80260	\$15.04418	\$15.26378	\$15.48273
63	\$12.37533	\$13.45714	\$13.84016	\$14.06323	\$14.29252	\$14.50115	\$14.70919
64	\$11.75361	\$12.78446	\$13.14880	\$13.36083	\$13.57839	\$13.77665	\$13.97429
65	\$11.16313	\$12.14540	\$12.49198	\$12.69348	\$12.89997	\$13.08833	\$13.27612
66	\$10.60231	\$11.53827	\$11.86797	\$12.05947	\$12.25543	\$12.43439	\$12.61282
67	\$10.06967	\$10.96152	\$11.27513	\$11.45713	\$11.64309	\$11.81314	\$11.98266
68	\$8.35863	\$9.10340	\$9.33509	\$9.48540	\$9.63704	\$9.77572	\$9.91399
69	\$6.93832	\$7.56026	\$7.72887	\$7.85300	\$7.97663	\$8.08971	\$8.20245
70	\$5.75937	\$6.27870	\$6.39902	\$6.50153	\$6.60230	\$6.69449	\$6.78639
71	\$4.78073	\$5.21439	\$5.29798	\$5.38264	\$5.46475	\$5.53989	\$5.61478
72	\$3.96839	\$4.33048	\$4.38640	\$4.45631	\$4.52320	\$4.58442	\$4.64546
73	\$3.48179	\$3.80358	\$3.85735	\$3.91925	\$3.97865	\$4.03320	\$4.08760
74	\$2.86392	\$3.13205	\$3.18011	\$3.23152	\$3.28094	\$3.32652	\$3.37197

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$8.81590	\$9.30139	\$10.00884	\$10.71360	\$11.60363	\$12.40613
31	\$8.89644	\$9.38606	\$10.09958	\$10.81041	\$11.70803	\$12.51737
32	\$8.97738	\$9.47116	\$10.19071	\$10.90763	\$11.81287	\$12.62904
33	\$9.05872	\$9.55665	\$10.28226	\$11.00529	\$11.91814	\$12.74113
34	\$9.14044	\$9.64254	\$10.37422	\$11.10334	\$12.02380	\$12.85361
35	\$9.22257	\$9.72881	\$10.46655	\$11.20178	\$12.12984	\$12.96649
36	\$9.40319	\$9.92006	\$10.67421	\$11.42679	\$12.37579	\$13.23176
37	\$9.58736	\$10.11504	\$10.88599	\$11.65629	\$12.62674	\$13.50248
38	\$9.77515	\$10.31387	\$11.10198	\$11.89041	\$12.88276	\$13.77872
39	\$9.96661	\$10.51662	\$11.32225	\$12.12923	\$13.14397	\$14.06062
40	\$10.16182	\$10.72335	\$11.54689	\$12.37286	\$13.41050	\$14.34827
41	\$10.36084	\$10.93412	\$11.77599	\$12.62137	\$13.68241	\$14.64183
42	\$10.56377	\$11.14907	\$12.00964	\$12.87486	\$13.95983	\$14.94139
43	\$10.77068	\$11.36822	\$12.24793	\$13.13346	\$14.24289	\$15.24708
44	\$10.98163	\$11.59168	\$12.49093	\$13.39725	\$14.53169	\$15.55901
45	\$11.19671	\$11.81954	\$12.73876	\$13.66633	\$14.82634	\$15.87733
46	\$11.45056	\$12.08836	\$13.03069	\$13.98320	\$15.17266	\$16.25073
47	\$11.71017	\$12.36328	\$13.32932	\$14.30743	\$15.52708	\$16.63290
48	\$11.97566	\$12.64446	\$13.63480	\$14.63916	\$15.88977	\$17.02407
49	\$12.24715	\$12.93204	\$13.94727	\$14.97860	\$16.26094	\$17.42444
50	\$12.52483	\$13.22617	\$14.26690	\$15.32589	\$16.64077	\$17.83421
51	\$12.80879	\$13.52695	\$14.59385	\$15.68125	\$17.02946	\$18.25362
52	\$13.09917	\$13.83461	\$14.92830	\$16.04485	\$17.42726	\$18.68291
53	\$13.39616	\$14.14925	\$15.27041	\$16.41686	\$17.83433	\$19.12230
54	\$13.69987	\$14.47105	\$15.62037	\$16.79750	\$18.25091	\$19.57200
55	\$14.01047	\$14.80017	\$15.97834	\$17.18698	\$18.67722	\$20.03228
56	\$14.20830	\$15.00993	\$16.20650	\$17.43670	\$18.95077	\$20.32781
57	\$14.40894	\$15.22266	\$16.43793	\$17.69005	\$19.22833	\$20.62768
58	\$14.61239	\$15.43839	\$16.67266	\$17.94708	\$19.50995	\$20.93198
59	\$14.81873	\$15.65720	\$16.91074	\$18.20785	\$19.79570	\$21.24079
60	\$15.02798	\$15.87909	\$17.15221	\$18.47241	\$20.08561	\$21.55412
61	\$15.24019	\$16.10415	\$17.39713	\$18.74080	\$20.37979	\$21.87210
62	\$15.45539	\$16.33238	\$17.64555	\$19.01310	\$20.67827	\$22.19476
63	\$15.63639	\$16.52525	\$17.85721	\$19.24708	\$20.93674	\$22.47617
64	\$15.81952	\$16.72038	\$18.07141	\$19.48397	\$21.19846	\$22.76114
65	\$16.00477	\$16.91782	\$18.28819	\$19.72375	\$21.46342	\$23.04973
66	\$16.19220	\$17.11759	\$18.50756	\$19.96649	\$21.73171	\$23.34196
67	\$16.38184	\$17.31973	\$18.72955	\$20.21222	\$22.00335	\$23.63792
68	\$16.63303	\$17.58808	\$19.02591	\$20.54212	\$22.37004	\$24.03889
69	\$16.88809	\$17.86060	\$19.32696	\$20.87739	\$22.74286	\$24.44666
70	\$17.14705	\$18.13733	\$19.63278	\$21.21815	\$23.12189	\$24.86136
71	\$17.40997	\$18.41837	\$19.94344	\$21.56447	\$23.50724	\$25.28308
72	\$17.67694	\$18.70376	\$20.25901	\$21.91643	\$23.89900	\$25.71196
73	\$18.15967	\$19.21978	\$20.83046	\$22.55716	\$24.61371	\$26.49628
74	\$18.65559	\$19.75006	\$21.41801	\$23.21661	\$25.34981	\$27.30453
75	\$19.16503	\$20.29496	\$22.02214	\$23.89536	\$26.10791	\$28.13744
76	\$19.68841	\$20.85489	\$22.64330	\$24.59394	\$26.88867	\$28.99574
77	\$20.22607	\$21.43027	\$23.28200	\$25.31294	\$27.69280	\$29.88023
78	\$20.48613	\$21.71112	\$23.60065	\$25.67644	\$28.10568	\$30.34610
79	\$20.74955	\$21.99565	\$23.92367	\$26.04517	\$28.52472	\$30.81925
80	\$21.01634	\$22.28391	\$24.25110	\$26.41917	\$28.95000	\$31.29975
81	\$21.28656	\$22.57595	\$24.58301	\$26.79856	\$29.38162	\$31.78776
82	\$21.56027	\$22.87180	\$24.91946	\$27.18338	\$29.81969	\$32.28337
83	\$21.91612	\$23.25925	\$25.35777	\$27.66864	\$30.37211	\$32.89918
84	\$22.27784	\$23.65326	\$25.80379	\$28.16258	\$30.93476	\$33.52674

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$12.88977	\$13.37678	\$13.88819	\$14.83400	\$15.71423	\$16.72458
31	\$13.00519	\$13.49633	\$14.01212	\$14.96596	\$15.85364	\$16.87251
32	\$13.12105	\$13.61635	\$14.13645	\$15.09837	\$15.99348	\$17.02089
33	\$13.23732	\$13.73678	\$14.26124	\$15.23121	\$16.13378	\$17.16970
34	\$13.35401	\$13.85761	\$14.38639	\$15.36445	\$16.27444	\$17.31890
35	\$13.47108	\$13.97882	\$14.51195	\$15.49807	\$16.41548	\$17.46846
36	\$13.74887	\$14.26860	\$14.81454	\$15.82538	\$16.76512	\$17.84335
37	\$14.03237	\$14.56439	\$15.12340	\$16.15958	\$17.12221	\$18.22627
38	\$14.32172	\$14.86630	\$15.43873	\$16.50088	\$17.48692	\$18.61744
39	\$14.61705	\$15.17448	\$15.76062	\$16.84935	\$17.85938	\$19.01697
40	\$14.91845	\$15.48904	\$16.08923	\$17.20520	\$18.23978	\$19.42510
41	\$15.22608	\$15.81013	\$16.42469	\$17.56855	\$18.62829	\$19.84198
42	\$15.54005	\$16.13786	\$16.76712	\$17.93959	\$19.02506	\$20.26781
43	\$15.86048	\$16.47240	\$17.11671	\$18.31846	\$19.43030	\$20.70277
44	\$16.18754	\$16.81388	\$17.47360	\$18.70534	\$19.84415	\$21.14708
45	\$16.52132	\$17.16242	\$17.83792	\$19.10037	\$20.26683	\$21.60090
46	\$16.91294	\$17.57110	\$18.26418	\$19.56103	\$20.75860	\$22.12791
47	\$17.31387	\$17.98953	\$18.70064	\$20.03278	\$21.26230	\$22.66778
48	\$17.72428	\$18.41791	\$19.14751	\$20.51593	\$21.77823	\$23.22081
49	\$18.14442	\$18.85648	\$19.60506	\$21.01071	\$22.30669	\$23.78734
50	\$18.57452	\$19.30552	\$20.07357	\$21.51745	\$22.84794	\$24.36769
51	\$19.01483	\$19.76524	\$20.55324	\$22.03639	\$23.40235	\$24.96220
52	\$19.46555	\$20.23591	\$21.04440	\$22.56786	\$23.97020	\$25.57121
53	\$19.92697	\$20.71777	\$21.54729	\$23.11214	\$24.55184	\$26.19508
54	\$20.39932	\$21.21112	\$22.06220	\$23.66954	\$25.14759	\$26.83418
55	\$20.88288	\$21.71622	\$22.58941	\$24.24039	\$25.75778	\$27.48886
56	\$21.19465	\$22.04158	\$22.92913	\$24.60903	\$26.15098	\$27.91082
57	\$21.51109	\$22.37181	\$23.27397	\$24.98327	\$26.55019	\$28.33925
58	\$21.83224	\$22.70700	\$23.62399	\$25.36320	\$26.95550	\$28.77427
59	\$22.15818	\$23.04719	\$23.97928	\$25.74892	\$27.36698	\$29.21597
60	\$22.48900	\$23.39250	\$24.33991	\$26.14050	\$27.78474	\$29.66443
61	\$22.82476	\$23.74297	\$24.70596	\$26.53804	\$28.20890	\$30.11979
62	\$23.16553	\$24.09869	\$25.07751	\$26.94161	\$28.63952	\$30.58214
63	\$23.46355	\$24.41122	\$25.40520	\$27.30148	\$29.02652	\$31.00065
64	\$23.76539	\$24.72776	\$25.73716	\$27.66615	\$29.41875	\$31.42487
65	\$24.07112	\$25.04845	\$26.07348	\$28.03570	\$29.81628	\$31.85491
66	\$24.38079	\$25.37328	\$26.41416	\$28.41018	\$30.21918	\$32.29084
67	\$24.69442	\$25.70231	\$26.75932	\$28.78967	\$30.62752	\$32.73272
68	\$25.12143	\$26.15143	\$27.23137	\$29.31179	\$31.19366	\$33.34895
69	\$25.55586	\$26.60839	\$27.71176	\$29.84336	\$31.77026	\$33.97679
70	\$25.99777	\$27.07334	\$28.20061	\$30.38458	\$32.35752	\$34.61644
71	\$26.44731	\$27.54642	\$28.69809	\$30.93561	\$32.95563	\$35.26814
72	\$26.90465	\$28.02776	\$29.20435	\$31.49664	\$33.56480	\$35.93211
73	\$27.74333	\$28.91400	\$30.14168	\$32.53727	\$34.69459	\$37.16966
74	\$28.60818	\$29.82826	\$31.10908	\$33.61227	\$35.86238	\$38.44982
75	\$29.49996	\$30.77143	\$32.10753	\$34.72279	\$37.06951	\$39.77408
76	\$30.41957	\$31.74443	\$33.13803	\$35.86999	\$38.31726	\$41.14394
77	\$31.36783	\$32.74819	\$34.20159	\$37.05512	\$39.60700	\$42.56099
78	\$31.87010	\$33.28386	\$34.77116	\$37.69742	\$40.32277	\$43.35328
79	\$32.38043	\$33.82826	\$35.35021	\$38.35084	\$41.05149	\$44.16031
80	\$32.89894	\$34.38160	\$35.93892	\$39.01559	\$41.79337	\$44.98239
81	\$33.42575	\$34.94396	\$36.53740	\$39.69188	\$42.54868	\$45.81977
82	\$33.96097	\$35.51553	\$37.14587	\$40.37986	\$43.31761	\$46.67272
83	\$34.61909	\$36.21371	\$37.87827	\$41.20342	\$44.22065	\$47.67030
84	\$35.28996	\$36.92562	\$38.62513	\$42.04380	\$45.14252	\$48.68921

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Phase 2 (with Two Increase of 19.85%)

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$18.22243	\$19.76042	\$20.21203	\$20.54852	\$20.90218	\$21.21817	\$21.53323
31	\$18.38307	\$19.93414	\$20.39104	\$20.73042	\$21.08710	\$21.40582	\$21.72360
32	\$18.54415	\$20.10825	\$20.57051	\$20.91281	\$21.27256	\$21.59400	\$21.91448
33	\$18.70566	\$20.28279	\$20.75048	\$21.09567	\$21.45848	\$21.78264	\$22.10582
34	\$18.86754	\$20.45770	\$20.93089	\$21.27900	\$21.64484	\$21.97172	\$22.29760
35	\$19.02976	\$20.63294	\$21.11170	\$21.46271	\$21.83160	\$22.16119	\$22.48979
36	\$19.44271	\$21.08430	\$21.57554	\$21.93458	\$22.31130	\$22.64802	\$22.98369
37	\$19.86463	\$21.54553	\$22.04956	\$22.41683	\$22.80155	\$23.14553	\$23.48847
38	\$20.29570	\$22.01684	\$22.53401	\$22.90966	\$23.30256	\$23.65396	\$24.00430
39	\$20.73614	\$22.49847	\$23.02909	\$23.41334	\$23.81459	\$24.17358	\$24.53149
40	\$21.18611	\$22.99063	\$23.53505	\$23.92810	\$24.33786	\$24.70460	\$25.07023
41	\$21.64588	\$23.49356	\$24.05212	\$24.45417	\$24.87263	\$25.24728	\$25.62081
42	\$22.11560	\$24.00750	\$24.58058	\$24.99181	\$25.41915	\$25.80190	\$26.18350
43	\$22.59552	\$24.53267	\$25.12062	\$25.54127	\$25.97767	\$26.36868	\$26.75854
44	\$23.08585	\$25.06932	\$25.67253	\$26.10280	\$26.54848	\$26.94792	\$27.34620
45	\$23.58683	\$25.61773	\$26.23658	\$26.67669	\$27.13181	\$27.53990	\$27.94675
46	\$24.16788	\$26.25318	\$26.90067	\$27.35272	\$27.81949	\$28.23817	\$28.65562
47	\$24.76324	\$26.90438	\$27.58158	\$28.04587	\$28.52461	\$28.95417	\$29.38245
48	\$25.37328	\$27.57176	\$28.27971	\$28.75658	\$29.24758	\$29.68831	\$30.12771
49	\$25.99833	\$28.25567	\$28.99551	\$29.48532	\$29.98889	\$30.44107	\$30.89190
50	\$26.63878	\$28.95656	\$29.72945	\$30.23252	\$30.74898	\$31.21291	\$31.67546
51	\$27.29502	\$29.67482	\$30.48195	\$30.99864	\$31.52834	\$32.00432	\$32.47889
52	\$27.96743	\$30.41091	\$31.25350	\$31.78420	\$32.32744	\$32.81580	\$33.30271
53	\$28.65639	\$31.16524	\$32.04458	\$32.58964	\$33.14681	\$33.64786	\$34.14742
54	\$29.36232	\$31.93830	\$32.85569	\$33.41551	\$33.98694	\$34.50102	\$35.01355
55	\$30.08565	\$32.73053	\$33.68733	\$34.26230	\$34.84837	\$35.37580	\$35.90165
56	\$30.55245	\$33.24556	\$34.24149	\$34.82742	\$35.42465	\$35.96227	\$36.49828
57	\$31.02650	\$33.76868	\$34.80476	\$35.40184	\$36.01047	\$36.55844	\$37.10479
58	\$31.50792	\$34.30004	\$35.37730	\$35.98575	\$36.60595	\$37.16453	\$37.72142
59	\$31.99680	\$34.83976	\$35.95925	\$36.57929	\$37.21129	\$37.78064	\$38.34827
60	\$32.49324	\$35.38797	\$36.55077	\$37.18262	\$37.82665	\$38.40696	\$38.98555
61	\$32.99740	\$35.94480	\$37.15204	\$37.79590	\$38.45218	\$39.04368	\$39.63341
62	\$33.50940	\$36.51040	\$37.76319	\$38.41930	\$39.08806	\$39.69095	\$40.29205
63	\$33.98251	\$37.04101	\$38.34755	\$39.01675	\$39.69873	\$40.31325	\$40.92593
64	\$34.46229	\$37.57933	\$38.94098	\$39.62349	\$40.31892	\$40.94529	\$41.56978
65	\$34.94885	\$38.12547	\$39.54358	\$40.23966	\$40.94883	\$41.58725	\$42.22378
66	\$35.44226	\$38.67955	\$40.15550	\$40.86541	\$41.58856	\$42.23927	\$42.88806
67	\$35.94267	\$39.24169	\$40.77689	\$41.50090	\$42.23828	\$42.90153	\$43.56278
68	\$36.63703	\$40.02025	\$41.63116	\$42.37439	\$43.13122	\$43.81238	\$44.49151
69	\$37.34482	\$40.81425	\$42.50333	\$43.26627	\$44.04304	\$44.74258	\$45.44004
70	\$38.06628	\$41.62399	\$43.39377	\$44.17691	\$44.97411	\$45.69252	\$46.40880
71	\$38.80168	\$42.44980	\$44.30286	\$45.10673	\$45.92490	\$46.66265	\$47.39821
72	\$39.55128	\$43.29201	\$45.23102	\$46.05611	\$46.89576	\$47.65337	\$48.40870
73	\$40.96042	\$44.87581	\$46.97506	\$47.84027	\$48.71879	\$49.51312	\$50.30505
74	\$42.41977	\$46.51752	\$48.78637	\$49.69353	\$50.61269	\$51.44543	\$52.27569
75	\$43.93113	\$48.21931	\$50.66750	\$51.61859	\$52.58021	\$53.45318	\$54.32355
76	\$45.49632	\$49.98335	\$52.62117	\$53.61823	\$54.62423	\$55.53928	\$56.45160
77	\$47.11727	\$51.81193	\$54.65017	\$55.69531	\$56.74768	\$57.70678	\$58.66303
78	\$48.04528	\$52.89483	\$55.88703	\$56.96686	\$58.05783	\$59.05163	\$60.04245
79	\$48.99154	\$54.00034	\$57.15186	\$58.26743	\$59.39822	\$60.42781	\$61.45431
80	\$49.95646	\$55.12896	\$58.44532	\$59.59769	\$60.76956	\$61.83606	\$62.89937
81	\$50.94038	\$56.28116	\$59.76806	\$60.95832	\$62.17256	\$63.27714	\$64.37841
82	\$51.94369	\$57.45746	\$61.12073	\$62.35001	\$63.60794	\$64.75179	\$65.89222
83	\$53.09905	\$58.77481	\$62.62359	\$63.88905	\$65.17767	\$66.37830	\$67.57536
84	\$54.28014	\$60.12236	\$64.16342	\$65.46606	\$66.78612	\$68.04568	\$69.30146

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase /CT15-203 LSA (New rate)		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Transmittal Letter
Attachment(s):	PA LSA New rate basis Filing Letter_2017.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Attached is the Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	LSAnew_2016_ActMemo_RateStability - PA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2015_2016 Rate Increase /CT15-203 LSA (New rate)		

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Policyholder Letter
Comments:	Attached is the Policyholder Letter
Attachment(s):	PA IB PH Letter LSA new.pdf
Item Status:	
Status Date:	

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Director
Product Management and Compliance

January 10, 2017

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2007-PA, et al and LTC2007-ML-PA,
et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 42% premium rate schedule increase with respect to the policy forms listed below. The requested increase is planned to be implemented over two phases at 19.85% each, resulting in an actuarially equivalent cumulative increase of 43.65%. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2007-PA - authorized by your Department in 2009
LTC2007-ML-PA - authorized by your Department in 2010

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

An inforce rate increase has not been previously authorized or implemented with respect to these forms. We are submitting an actuarial memorandum and rates in support of our request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;

- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 1. The policy forms for which premium rates have been increased;
 2. The calendar years when the form was available for purchase; and
 3. The percent range of each increase;
- The following options available to the policyholder:
 1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
 - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter for informational purposes.

We have submitted the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL) for authorization under separate cover.

The contact person for this filing is:

Deborah Fountas
 1300 Hall Boulevard
 Bloomfield, CT 06002
 Telephone: 860-656-3808
 dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Director, Product Management & Compliance

January 9, 2017

Re: LSA2007-PA, LSA2007-ML-PA
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Without/with proposed rate increase of 42.00% (actuarially equivalent to phase-in request)• Nationwide earned premium and incurred claims experience• Weighted average statutory rate 4.00% LLR without rate increase – 102.2% With rate increase – 81.3%
Exhibit II	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence Attachment 1	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Without/with proposed rate increase of 42.00% (actuarially equivalent to phase-in request)• State of Pennsylvania earned premium and incurred claims experience• Weighted average statutory rate 4.00% LLR without rate increase – 92.2% With rate increase – 72.4%

Attachment 2	<p>Lifetime Loss Ratio (“LLR”)</p> <ul style="list-style-type: none"> • Without/with proposed rate increase of 42.00% (actuarially equivalent to phase-in request) • Nationwide written premium and paid claims experience • Weighted average statutory rate 4.00% <p>LLR without rate increase – 101.9% With rate increase – 80.9%</p>
Attachment 3	<p>Lifetime Loss Ratio (“LLR”)</p> <ul style="list-style-type: none"> • Without/with proposed rate increase of 42.00% (actuarially equivalent to phase-in request) • State of Pennsylvania written premium and paid claims experience • Weighted average statutory rate 4.00% <p>LLR without rate increase – 92.4% With rate increase – 72.6%</p>
Attachment 4	Historical Claim and Active Life Reserves
Attachment 5	<p>Nationwide Historical and Projected Experience by Policy Duration</p> <p>LLR without rate increase – 102.1%</p>
Attachment 6	<p>State of Pennsylvania Historical and Projected Experience by Policy Duration</p> <p>LLR without rate increase – 91.3%</p>

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania’s experience is not necessarily credible, the Pennsylvania LLR’s still meet the standards above at the full rate action level.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for Life Stage Advantage Series

January 9, 2017

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy form:

- LTC2007-PA
- LTC2007-ML-PA

This form was developed as part of a nationwide series and was issued in PA from February, 2010 to May, 2011, but is no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy form LTC2007 is an existing individual tax-qualified policy form and was previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with this policy form. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 2, 2009.

Policy form LTC2007 provides comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

LTC2007 is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum benefit amount, for qualified long-term care services. Benefits are payable for room and board and the following services received in and provided by nursing home, hospice and assisted living facilities: nursing care, maintenance or personal care, therapy services and hospice care. The policy form also covers adult day care and home care service, including hospice care, therapy services and services provided by an independent caregiver and a social worker. Additionally, the policy provides additional benefits for alternate services, international coverage, and return of earned premium upon death.

Coverage is expressed as a combination of a monthly benefit amount and a total benefit amounts. Monthly benefit amount represents the maximum amount a policyholder may receive for covered services in a calendar month. Total benefit amount represents the maximum amount a policyholder may receive for covered services in the lifetime of the policy. Premium rates are determined on benefit duration. Benefit duration (in years) is defined as the ratio between the total benefit amount and the monthly benefit amount, divided by 12.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for Life Stage Advantage Series

January 9, 2017

Benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for needs assessment; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

Contingent Benefit upon Lapse provides limited benefits if the insured lapses, or cancels the policy within 120 days of a substantial premium increase as defined in the policy.

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Automatic Compound Inflation Protection Rider, 3% Automatic Compound Inflation Protection Rider, 5% Simple Inflation Protection Rider, Graded Automatic Compound Inflation Protection Rider, Graded Automatic Compound Inflation Protection through Age 75 Rider, or Urban CPI Compound Inflation Protection Rider, Future Purchase Rider, Guaranteed Purchase Option Rider, Annual Purchase Inflation Protection Rider or Convertible Inflation Protection Rider.

At issue, the insured had the option of selecting the following riders: Cash Benefit Rider, Nonforfeiture Coverage Rider, Shared Care Rider and Ten Year Premium Payment Rider.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 2, 2009.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2015.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for Life Stage Advantage Series

January 9, 2017

- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2015 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	1.10%

In the year of rate increase implementation, it is assumed that an additional 4.0% of policies lapse and there is 3.0% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual in-force experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for Life Stage Advantage Series

January 9, 2017

8. Premiums

Premiums are unisex, but vary by issue age, rating class, coverage amount, benefit duration the waiting period, the payment method, premium mode and the selection of any other options or riders. Benefit duration, in years, is defined as (Total Benefit Amount/Monthly Benefit Amount)/12.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for policy form series LTC2007 is shown in Exhibit I.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.0%. Incurred but not reported reserve balances as of

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December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.0%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2016 through 2096 are developed by multiplying each prior period's earned premium (starting with December 31, 2015 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.0%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous In-force Rate Increases

There have been no previous in-force rate revisions on these policy forms.

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17. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two/three phases of 19.85% each), resulting in a cumulative compounded increase of 43.65% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 42%, which was determined to be justified by company analysis. Corresponding rate tables reflecting the phases are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 2, 2009.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and termination rates: The morbidity assumptions used in the pricing were primarily based on the company's own experience. Since the company's own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.
- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

Policy Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.55%
5	1.40%
6	1.20%
7	1.00%
8	0.95%
9+	0.90%

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- c. The original pricing expected mortality rates were based on the company's own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combines to a result loss ratio that far exceeds both original pricing expectations and state minimum requirements.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim in-force and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience reflecting the implementation of the actuarially equivalent single increase is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase exceeds the minimum loss ratio of 60%.

20. Average Annual Premium

The average September 30, 2016 annualized premium for all premium-paying policies before and after the current requested increases are:

Before increase:	\$1,972
After phase 1:	\$2,363
After phase 2:	\$2,832

The average September 30, 2016 annualized premiums for all premium-paying policies issued in PA, before and after the current requested increases are:

Before increase:	\$2,030
After phase 1:	\$2,433
After phase 2:	\$2,916

21. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following at least a 60-day policyholder notification period following approval.

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22. Nationwide Distribution of Business as of September 30, 2016 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	9%
45-49	10%
50-54	19%
55-59	25%
60-64	22%
65-69	10%
70-74	3%
75+	1%
Total	100%

By Benefit Period

Benefit Period	%
2 Year	4%
3 Year	27%
4 Year	23%
5 Year	24%
7 Year	8%
8 Year	7%
9 Year	3%
11 Year	4%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	32%
Compound 5%	17%
FPO	20%
GPO	11%
None	20%
Total	100%

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By Gender

Gender	%
Female	60%
Male	40%
Total	100%

By Premium Payment Option

Payment Option	%
Standard	98%
Ten Year	2%
Total	100%

23. Number of Policyholders

As of September 30, 2016, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date
	Number of Insured	2016 Annualized Premium	Number of Insured	2016 Annualized Premium
PA	-	-	188	\$381,711
Nationwide	1,321	\$2,831,966	4,697	\$9,033,232

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of PA.

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The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency	
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A							4.00%	1.9865
	1999	-	-	N/A	-	-	-	-	N/A							4.00%	1.9101
	2000	-	-	N/A	-	-	-	-	N/A							4.00%	1.8366
	2001	-	-	N/A	-	-	-	-	N/A							4.00%	1.7660
	2002	-	-	N/A	-	-	-	-	N/A							4.00%	1.6980
	2003	-	-	N/A	-	-	-	-	N/A							4.00%	1.6327
	2004	-	-	N/A	-	-	-	-	N/A							4.00%	1.5699
	2005	-	-	N/A	-	-	-	-	N/A							4.00%	1.5096
	2006	-	-	N/A	-	-	-	-	N/A							4.00%	1.4515
	2007	-	-	N/A	-	-	-	-	N/A							4.00%	1.3957
	2008	-	-	N/A	-	-	-	-	N/A							4.00%	1.3420
	2009	1,005,858	-	0.0%	1,619	1,297,937	-	0.0%								4.00%	1.2904
	2010	7,230,907	481,183	6.7%	5,675	8,971,728	597,027	6.7%								4.00%	1.2407
	2011	14,370,661	187,137	1.3%	6,893	17,144,577	223,259	1.3%								4.00%	1.1930
2012	14,081,103	35,990	0.3%	6,667	16,153,007	41,286	0.3%								4.00%	1.1471	
2013	13,453,803	760,271	5.7%	6,410	14,830,813	838,594	5.7%								4.00%	1.1030	
2014	12,414,159	870,746	7.0%	6,265	13,166,408	923,510	7.0%								4.00%	1.0606	
2015	12,115,116	1,171,518	9.7%	6,153	12,355,042	1,194,719	9.7%								4.00%	1.0198	
Projected Future Experience	2016	11,707,072	2,373,855	20.3%	5,998	11,479,728	2,327,756	20.3%	1.0000	N/A		0.0251	0.0000	0.975	0.966	4.00%	0.9806
	2017	11,389,977	2,548,320	22.4%	5,880	10,739,223	2,402,725	22.4%	1.0000	N/A		0.0198	0.0000	0.980	0.973	4.00%	0.9429
	2018	11,144,928	2,777,855	24.9%	5,790	10,104,014	2,518,409	24.9%	1.0000	N/A		0.0153	0.0000	0.985	0.978	4.00%	0.9066
	2019	10,872,280	3,062,698	28.2%	5,670	9,477,721	2,669,854	28.2%	1.0000	N/A		0.0208	0.0000	0.979	0.976	4.00%	0.8717
	2020	10,341,944	3,370,335	32.6%	5,545	8,668,664	2,841,798	32.6%	1.0000	N/A		0.0219	0.0000	0.978	0.951	4.00%	0.8382
	2021	9,818,706	3,778,048	38.5%	5,418	7,913,542	3,044,977	38.5%	1.0000	N/A		0.0231	0.0000	0.977	0.949	4.00%	0.8060
	2022	9,522,551	4,231,321	44.4%	5,286	7,379,664	3,279,135	44.4%	1.0000	N/A		0.0242	0.0000	0.976	0.970	4.00%	0.7750
	2023	9,226,086	4,758,670	51.6%	5,151	6,874,917	3,545,974	51.6%	1.0000	N/A		0.0256	0.0000	0.974	0.969	4.00%	0.7452
	2024	8,921,149	5,367,283	60.2%	5,012	6,392,010	3,845,662	60.2%	1.0000	N/A		0.0269	0.0000	0.973	0.967	4.00%	0.7165
	2025	8,607,512	6,059,898	70.4%	4,870	5,930,085	4,174,924	70.4%	1.0000	N/A		0.0284	0.0000	0.972	0.965	4.00%	0.6889
	2026	8,285,507	6,839,987	82.6%	4,724	5,488,694	4,531,117	82.6%	1.0000	N/A		0.0300	0.0000	0.970	0.963	4.00%	0.6624
	2027	7,955,430	7,706,946	96.9%	4,573	5,067,326	4,909,067	96.9%	1.0000	N/A		0.0318	0.0000	0.968	0.960	4.00%	0.6370
	2028	7,617,530	8,656,143	113.6%	4,420	4,665,492	5,301,609	113.6%	1.0000	N/A		0.0336	0.0000	0.966	0.958	4.00%	0.6125
	2029	7,272,705	9,678,225	133.1%	4,262	4,282,979	5,699,617	133.1%	1.0000	N/A		0.0357	0.0000	0.964	0.955	4.00%	0.5889
	2030	6,921,729	10,766,296	155.5%	4,101	3,919,504	6,096,533	155.5%	1.0000	N/A		0.0378	0.0000	0.962	0.952	4.00%	0.5663
	2031	6,565,690	11,901,000	181.3%	3,936	3,574,898	6,479,876	181.3%	1.0000	N/A		0.0403	0.0000	0.960	0.949	4.00%	0.5445
	2032	6,205,854	13,059,766	210.4%	3,768	3,249,013	6,837,310	210.4%	1.0000	N/A		0.0426	0.0000	0.957	0.945	4.00%	0.5235
	2033	5,843,976	14,226,658	243.4%	3,597	2,941,880	7,161,755	243.4%	1.0000	N/A		0.0453	0.0000	0.955	0.942	4.00%	0.5034
	2034	5,481,547	15,378,076	280.5%	3,425	2,653,300	7,443,638	280.5%	1.0000	N/A		0.0480	0.0000	0.952	0.938	4.00%	0.4840
	2035	5,120,376	16,493,653	322.1%	3,250	2,383,152	7,676,562	322.1%	1.0000	N/A		0.0509	0.0000	0.949	0.934	4.00%	0.4654
	2036	4,762,517	17,530,345	368.1%	3,075	2,131,341	7,845,254	368.1%	1.0000	N/A		0.0540	0.0000	0.946	0.930	4.00%	0.4475
	2037	4,409,996	18,484,728	419.2%	2,899	1,897,673	7,954,196	419.2%	1.0000	N/A		0.0571	0.0000	0.943	0.926	4.00%	0.4303
	2038	4,064,674	19,319,480	475.3%	2,724	1,681,805	7,993,653	475.3%	1.0000	N/A		0.0605	0.0000	0.939	0.922	4.00%	0.4138
	2039	3,728,799	20,003,901	536.5%	2,550	1,483,493	7,958,500	536.5%	1.0000	N/A		0.0637	0.0000	0.936	0.917	4.00%	0.3978
	2040	3,404,150	20,542,873	603.5%	2,378	1,302,242	7,858,585	603.5%	1.0000	N/A		0.0674	0.0000	0.933	0.913	4.00%	0.3825
	2041	3,092,365	20,910,631	676.2%	2,210	1,137,472	7,691,605	676.2%	1.0000	N/A		0.0709	0.0000	0.929	0.908	4.00%	0.3678
	2042	2,795,989	21,106,893	755.1%	2,045	988,581	7,465,181	755.1%	1.0000	N/A		0.0746	0.0000	0.925	0.904	4.00%	0.3537
	2043	2,513,611	21,114,946	840.0%	1,885	854,833	7,180,805	840.0%	1.0000	N/A		0.0783	0.0000	0.922	0.899	4.00%	0.3401
	2044	2,248,867	20,960,139	932.0%	1,730	735,383	6,853,998	932.0%	1.0000	N/A		0.0822	0.0000	0.918	0.895	4.00%	0.3270
	2045	2,001,556	20,644,672	1031.4%	1,581	629,338	6,491,192	1031.4%	1.0000	N/A		0.0860	0.0000	0.914	0.890	4.00%	0.3144
	2046	1,772,165	20,154,193	1137.3%	1,439	535,781	6,093,244	1137.3%	1.0000	N/A		0.0896	0.0000	0.910	0.885	4.00%	0.3023
	2047	1,560,879	19,535,864	1251.6%	1,305	453,753	5,679,138	1251.6%	1.0000	N/A		0.0935	0.0000	0.907	0.881	4.00%	0.2907
	2048	1,367,683	18,786,455	1373.6%	1,178	362,298	5,251,233	1373.6%	1.0000	N/A		0.0973	0.0000	0.903	0.876	4.00%	0.2795
	2049	1,192,253	17,909,834	1502.2%	1,059	320,444	4,813,652	1502.2%	1.0000	N/A		0.1008	0.0000	0.899	0.872	4.00%	0.2688
	2050	1,033,995	16,961,882	1640.4%	949	267,220	4,383,529	1640.4%	1.0000	N/A		0.1043	0.0000	0.896	0.867	4.00%	0.2584
	2051	891,993	15,938,077	1786.8%	846	221,655	3,960,522	1786.8%	1.0000	N/A		0.1081	0.0000	0.892	0.863	4.00%	0.2485
	2052	765,863	14,861,319	1940.5%	752	182,993	3,550,916	1940.5%	1.0000	N/A		0.1114	0.0000	0.889	0.859	4.00%	0.2389
	2053	654,459	13,762,613	2102.9%	665	150,360	3,161,918	2102.9%	1.0000	N/A		0.1150	0.0000	0.885	0.855	4.00%	0.2297
	2054	556,506	12,650,715	2273.2%	587	122,938	2,794,676	2273.2%	1.0000	N/A		0.1181	0.0000	0.882	0.850	4.00%	0.2209
	2055	471,126	11,555,271	2452.7%	516	100,074	2,454,501	2452.7%	1.0000	N/A		0.1212	0.0000	0.879	0.847	4.00%	0.2124
	2056	397,142	10,489,697	2641.3%	452	81,114	2,142,460	2641.3%	1.0000	N/A		0.1241	0.0000	0.876	0.843	4.00%	0.2042
	2057	333,427	9,463,893	2838.4%	394	65,481	1,858,601	2838.4%	1.0000	N/A		0.1273	0.0000	0.873	0.840	4.00%	0.1964
	2058	278,829	8,497,716	3047.6%	343	52,653	1,604,668	3047.6%	1.0000	N/A		0.1291	0.0000	0.871	0.836	4.00%	0.1888
	2059	232,262	7,586,828	3266.5%	298	42,172	1,377,558	3266.5%	1.0000	N/A		0.1317	0.0000	0.868	0.833	4.00%	0.1816
	2060	192,891	6,745,892	3497.3%	258	33,677	1,177,757	3497.3%	1.0000	N/A		0.1343	0.0000	0.866	0.830	4.00%	0.1746
	2061	159,676	5,960,160	3732.7%	223	26,805	1,000,555	3732.7%	1.0000	N/A		0.1371	0.0000	0.863	0.828	4.00%	0.1679
	2062	131,792	5,241,843	3977.3%	192	21,274	846,123	3977.3%	1.0000	N/A		0.1389	0.0000	0.861	0.825	4.00%	0.1614
2063	108,482	4,588,518	4229.8%	165	16,837	712,178	4229.8%	1.0000	N/A		0.1412	0.0000	0.859	0.823	4.00%	0.1552	
2064	89,047	3,992,295	4483.4%	141	13,289	595,807	4483.4%	1.0000	N/A		0.1416	0.0000	0.858	0.821	4.00%	0.1492	
2065	72,901	3,458,207	4743.7%	121	10,461	496,250	4743.7%	1.0000	N/A		0.1444	0.0000	0.856	0.819	4.00%	0.1435	
2066	59,546	2,985,399	5013.6%	103	8,216	411,925	5013.6%	1.0000	N/A		0.1482	0.0000	0.852	0.817	4.00%	0.1380	
2067	48,524	2,572,213	5300.9%	88	6,438	341,264	5300.9%	1.0000									

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With 42% Future Increase
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9865
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9101
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.8366
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.7660
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6980
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6327
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5699
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5096
	2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.4515
	2007	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.3957
	2008	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.3420
	2009	1,005,858	-	0.0%	1,619	1,297,937	-	0.0%	-	-	-	-	-	-	4.00%	1.2904
	2010	7,230,907	481,183	6.7%	5,675	8,971,728	597,027	6.7%	-	-	-	-	-	-	4.00%	1.2407
	2011	14,370,661	187,137	1.3%	6,893	17,144,577	223,259	1.3%	-	-	-	-	-	-	4.00%	1.1930
2012	14,081,103	35,990	0.3%	6,667	16,153,007	41,286	0.3%	-	-	-	-	-	-	4.00%	1.1471	
2013	13,453,803	760,271	5.7%	6,410	14,839,613	836,594	5.7%	-	-	-	-	-	-	4.00%	1.1030	
2014	12,414,159	870,746	7.0%	6,265	13,166,408	923,510	7.0%	-	-	-	-	-	-	4.00%	1.0606	
2015	12,115,116	1,171,518	9.7%	6,153	12,355,042	1,194,719	9.7%	-	-	-	-	-	-	4.00%	1.0198	
Projected Future Experience	2016	11,707,072	2,373,855	20.3%	5,998	11,479,728	2,327,756	20.3%	1.0000	1.0000	0.0251	1.0000	0.975	0.966	4.00%	0.9806
	2017	12,722,613	2,487,363	19.6%	5,799	11,995,720	2,345,250	19.6%	1.1444	0.9897	0.0333	0.9863	0.967	0.973	4.00%	0.9429
	2018	14,691,246	2,589,347	17.6%	5,562	13,319,112	2,347,507	17.6%	1.4142	0.9704	0.0409	0.9606	0.959	0.978	4.00%	0.9066
	2019	14,376,459	2,851,984	19.8%	5,443	12,532,429	2,486,168	19.8%	1.4200	0.9700	0.0214	0.9600	0.979	0.976	4.00%	0.8717
	2020	13,675,195	3,157,080	23.1%	5,324	11,462,608	2,661,278	23.1%	1.4200	0.9700	0.0219	0.9600	0.978	0.951	4.00%	0.8362
	2021	12,963,314	3,518,118	27.1%	5,201	10,464,108	2,835,483	27.1%	1.4200	0.9700	0.0231	0.9600	0.977	0.949	4.00%	0.8060
	2022	12,591,707	3,940,206	31.3%	5,075	9,758,160	3,053,530	31.3%	1.4200	0.9700	0.0242	0.9600	0.976	0.970	4.00%	0.7750
	2023	12,199,691	4,431,274	36.3%	4,945	9,090,731	3,302,011	36.3%	1.4200	0.9700	0.0256	0.9600	0.974	0.969	4.00%	0.7452
	2024	11,796,471	4,998,014	42.4%	4,812	8,452,180	3,581,081	42.4%	1.4200	0.9700	0.0269	0.9600	0.973	0.967	4.00%	0.7165
	2025	11,381,747	5,642,977	49.6%	4,675	7,841,375	3,887,690	49.6%	1.4200	0.9700	0.0284	0.9600	0.972	0.965	4.00%	0.6889
	2026	10,955,959	6,369,396	58.1%	4,535	7,257,722	4,219,376	58.1%	1.4200	0.9700	0.0300	0.9600	0.970	0.963	4.00%	0.6624
	2027	10,519,462	7,176,708	68.2%	4,391	6,700,545	4,571,323	68.2%	1.4200	0.9700	0.0316	0.9600	0.968	0.960	4.00%	0.6370
	2028	10,072,691	8,060,600	80.0%	4,243	6,169,199	4,936,858	80.0%	1.4200	0.9700	0.0336	0.9600	0.966	0.958	4.00%	0.6125
	2029	9,616,728	9,012,363	93.7%	4,091	5,663,400	5,307,483	93.7%	1.4200	0.9700	0.0357	0.9600	0.964	0.955	4.00%	0.5889
	2030	9,152,630	10,025,575	109.5%	3,937	5,182,776	5,677,091	109.5%	1.4200	0.9700	0.0378	0.9600	0.962	0.952	4.00%	0.5663
	2031	8,681,838	11,082,211	127.6%	3,778	4,727,101	6,034,060	127.6%	1.4200	0.9700	0.0403	0.9600	0.960	0.949	4.00%	0.5445
	2032	8,206,025	12,161,254	148.2%	3,617	4,296,183	6,366,903	148.2%	1.4200	0.9700	0.0426	0.9600	0.957	0.945	4.00%	0.5235
	2033	7,727,513	13,247,864	171.4%	3,453	3,890,060	6,669,026	171.4%	1.4200	0.9700	0.0453	0.9600	0.955	0.942	4.00%	0.5034
	2034	7,248,271	14,320,064	197.6%	3,288	3,508,469	6,931,515	197.6%	1.4200	0.9700	0.0480	0.9600	0.952	0.938	4.00%	0.4840
	2035	6,770,694	15,358,890	226.8%	3,120	3,151,252	7,148,414	226.8%	1.4200	0.9700	0.0509	0.9600	0.949	0.934	4.00%	0.4654
	2036	6,297,495	16,324,258	259.2%	2,952	2,818,281	7,305,501	259.2%	1.4200	0.9700	0.0540	0.9600	0.946	0.930	4.00%	0.4475
	2037	5,831,356	17,212,979	295.2%	2,783	2,509,301	7,406,947	295.2%	1.4200	0.9700	0.0571	0.9600	0.943	0.926	4.00%	0.4303
	2038	5,374,734	17,990,299	334.7%	2,615	2,223,857	7,443,690	334.7%	1.4200	0.9700	0.0605	0.9600	0.939	0.922	4.00%	0.4138
	2039	4,930,606	18,627,633	377.8%	2,448	1,961,629	7,410,955	377.8%	1.4200	0.9700	0.0637	0.9600	0.936	0.917	4.00%	0.3978
	2040	4,501,321	19,129,524	425.0%	2,283	1,721,960	7,317,915	425.0%	1.4200	0.9700	0.0674	0.9600	0.933	0.913	4.00%	0.3825
	2041	4,089,047	19,471,980	476.2%	2,121	1,504,083	7,162,423	476.2%	1.4200	0.9700	0.0709	0.9600	0.929	0.908	4.00%	0.3678
	2042	3,695,958	19,654,716	531.8%	1,963	1,307,204	6,951,578	531.8%	1.4200	0.9700	0.0746	0.9600	0.925	0.904	4.00%	0.3537
	2043	3,323,758	19,662,237	591.6%	1,809	1,130,349	6,686,766	591.6%	1.4200	0.9700	0.0783	0.9600	0.922	0.899	4.00%	0.3401
	2044	2,973,686	19,518,081	656.4%	1,661	972,400	6,382,443	656.4%	1.4200	0.9700	0.0822	0.9600	0.918	0.895	4.00%	0.3270
	2045	2,646,666	19,224,319	726.4%	1,518	832,177	6,044,598	726.4%	1.4200	0.9700	0.0860	0.9600	0.914	0.890	4.00%	0.3144
	2046	2,343,340	18,767,584	800.9%	1,382	708,465	5,674,029	800.9%	1.4200	0.9700	0.0896	0.9600	0.910	0.885	4.00%	0.3023
	2047	2,063,957	18,191,797	881.4%	1,253	599,999	5,288,413	881.4%	1.4200	0.9700	0.0935	0.9600	0.907	0.881	4.00%	0.2907
	2048	1,808,492	17,493,947	967.3%	1,131	505,514	4,889,948	967.3%	1.4200	0.9700	0.0973	0.9600	0.903	0.876	4.00%	0.2795
	2049	1,576,521	16,677,638	1057.9%	1,017	423,724	4,482,473	1057.9%	1.4200	0.9700	0.1008	0.9600	0.899	0.872	4.00%	0.2688
	2050	1,367,256	15,794,905	1155.2%	911	353,345	4,081,942	1155.2%	1.4200	0.9700	0.1043	0.9600	0.896	0.867	4.00%	0.2584
	2051	1,179,485	14,841,537	1258.3%	812	293,095	3,688,038	1258.3%	1.4200	0.9700	0.1081	0.9600	0.892	0.863	4.00%	0.2485
	2052	1,012,704	13,838,860	1366.5%	722	241,972	3,306,613	1366.5%	1.4200	0.9700	0.1114	0.9600	0.889	0.859	4.00%	0.2389
	2053	865,394	12,815,745	1480.9%	639	198,822	2,944,379	1480.9%	1.4200	0.9700	0.1150	0.9600	0.885	0.855	4.00%	0.2297
	2054	735,871	11,780,345	1600.9%	563	162,562	2,602,402	1600.9%	1.4200	0.9700	0.1181	0.9600	0.882	0.850	4.00%	0.2209
	2055	622,972	10,760,288	1727.2%	495	132,328	2,285,631	1727.2%	1.4200	0.9700	0.1212	0.9600	0.879	0.847	4.00%	0.2124
	2056	525,143	9,768,006	1860.1%	434	107,257	1,995,059	1860.1%	1.4200	0.9700	0.1241	0.9600	0.876	0.843	4.00%	0.2042
	2057	440,891	8,812,777	1998.9%	378	86,586	1,730,730	1998.9%	1.4200	0.9700	0.1273	0.9600	0.873	0.840	4.00%	0.1964
	2058	368,696	7,913,074	2146.2%	330	69,623	1,494,267	2146.2%	1.4200	0.9700	0.1291	0.9600	0.871	0.836	4.00%	0.1888
	2059	307,121	7,064,854	2300.3%	286	55,765	1,282,782	2300.3%	1.4200	0.9700	0.1317	0.9600	0.868	0.833	4.00%	0.1816
2060	255,061	6,281,774	2462.9%	248	44,531	1,096,728	2462.9%	1.4200	0.9700	0.1343	0.9600	0.866	0.830	4.00%	0.1746	
2061	211,140	5,550,101	2628.6%	214	35,445	931,717	2628.6%	1.4200	0.9700	0.1371	0.9600	0.863	0.828	4.00%	0.1679	
2062	174,270	4,881,204	2800.9%	184	28,130	787,910	2800.9%	1.4200	0.9700	0.1389	0.9600	0.861	0.825	4.00%	0.1614	
2063	143,446	4,272,824	2978.7%	158	22,267	663,195	2978.7%	1.4200	0.9700	0.1412	0.9600	0.859	0.822	4.00%	0.1552	
2064	117,747	3,717,625	3157.3%	136	17,572	554,816	3157.3%	1.4200	0.9700	0.1416	0.9600	0.858	0.821	4.00%	0.1492	
2065	96,397	3,220,283	3340.6%	116	13,833	462,108	3340.6%	1.4200	0.9700	0.1444	0.9600	0.856	0.819	4.00%	0.1435	
2066	78,738	2,780,003	3530.7%	99	10,864	383,585	3530.7%	1.4200	0.9700	0.1482	0.9600	0.852	0.817	4.00%	0.1380	

Exhibit II
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

1	Accumulated value of initial earned premium	83,928,512	x	58%	=	48,678,537
2a	Accumulated value of earned premium	83,928,512				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3	Present value of future projected initial earned premium	139,164,992		58%	=	80,715,695
4a	Present value of future projected premium	178,072,200				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	38,907,208		85%	=	33,071,127
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					162,465,359
6a	Accumulated value of incurred claims without the inclusion of active life reserves					3,818,394
6b	Present value of future projected incurred claims without the inclusion of active life reserves					209,105,407
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					212,923,801
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
State of Pennsylvania Experience Projections With No Future Increase
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest		Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse			Policy Persistency	Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5096
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.4515
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.3957
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.3420
	2009	-	-	N/A	-	-	-	N/A							4.00%	1.2904
	2010	116,943	-	0.0%	136	145,097	-	0.0%							4.00%	1.2407
	2011	444,887	-	0.0%	213	530,761	-	0.0%							4.00%	1.1930
	2012	448,989	-	0.0%	209	515,054	-	0.0%							4.00%	1.1471
2013	429,924	-	0.0%	203	474,215	-	0.0%							4.00%	1.1030	
2014	394,172	783	0.2%	194	418,057	830	0.2%							4.00%	1.0606	
2015	382,732	21,329	5.6%	190	390,311	21,752	5.6%							4.00%	1.0198	
Projected Future Experience	2016	371,504	61,676	16.6%	185	364,289	60,479	16.6%	1.0000	N/A	0.0246	0.0000	0.975	0.971	4.00%	0.9806
	2017	361,742	64,255	17.8%	181	341,075	60,584	17.8%	1.0000	N/A	0.0220	0.0000	0.978	0.974	4.00%	0.9429
	2018	354,605	68,030	19.2%	179	321,485	61,676	19.2%	1.0000	N/A	0.0110	0.0000	0.989	0.980	4.00%	0.9066
	2019	349,022	73,516	21.1%	176	304,254	64,087	21.1%	1.0000	N/A	0.0188	0.0000	0.981	0.984	4.00%	0.8717
	2020	341,338	79,342	23.4%	172	286,111	67,007	23.4%	1.0000	N/A	0.0196	0.0000	0.980	0.978	4.00%	0.8382
	2021	333,642	88,016	26.4%	169	268,904	70,938	26.4%	1.0000	N/A	0.0204	0.0000	0.980	0.977	4.00%	0.8060
	2022	325,672	97,876	30.1%	165	252,385	75,851	30.1%	1.0000	N/A	0.0219	0.0000	0.978	0.976	4.00%	0.7750
	2023	317,428	110,272	34.7%	162	236,535	82,170	34.7%	1.0000	N/A	0.0225	0.0000	0.977	0.975	4.00%	0.7452
	2024	308,889	125,180	40.5%	158	221,319	89,691	40.5%	1.0000	N/A	0.0240	0.0000	0.976	0.973	4.00%	0.7165
	2025	300,034	142,820	47.6%	154	206,706	98,395	47.6%	1.0000	N/A	0.0253	0.0000	0.975	0.971	4.00%	0.6889
	2026	290,855	164,614	56.6%	150	192,675	109,047	56.6%	1.0000	N/A	0.0267	0.0000	0.973	0.969	4.00%	0.6624
	2027	281,325	190,189	67.6%	146	179,195	121,142	67.6%	1.0000	N/A	0.0283	0.0000	0.972	0.967	4.00%	0.6370
	2028	271,433	219,132	80.7%	141	166,244	134,211	80.7%	1.0000	N/A	0.0300	0.0000	0.970	0.965	4.00%	0.6125
	2029	261,180	250,598	95.9%	136	153,812	147,580	95.9%	1.0000	N/A	0.0319	0.0000	0.968	0.962	4.00%	0.5889
	2030	250,584	284,479	113.5%	132	141,896	161,090	113.5%	1.0000	N/A	0.0337	0.0000	0.966	0.959	4.00%	0.5663
	2031	239,669	321,010	133.9%	127	130,495	174,784	133.9%	1.0000	N/A	0.0364	0.0000	0.964	0.956	4.00%	0.5445
	2032	228,462	358,573	157.0%	122	119,609	187,728	157.0%	1.0000	N/A	0.0383	0.0000	0.962	0.953	4.00%	0.5235
	2033	217,016	398,855	183.8%	117	109,247	200,785	183.8%	1.0000	N/A	0.0413	0.0000	0.959	0.950	4.00%	0.5034
	2034	205,355	440,761	214.6%	112	99,401	213,347	214.6%	1.0000	N/A	0.0438	0.0000	0.956	0.946	4.00%	0.4840
	2035	193,523	481,323	248.7%	107	90,071	224,020	248.7%	1.0000	N/A	0.0467	0.0000	0.953	0.942	4.00%	0.4654
	2036	181,596	522,393	287.7%	101	81,268	233,784	287.7%	1.0000	N/A	0.0498	0.0000	0.950	0.938	4.00%	0.4475
	2037	169,618	561,729	331.2%	96	72,989	241,719	331.2%	1.0000	N/A	0.0532	0.0000	0.947	0.934	4.00%	0.4303
	2038	157,666	596,692	378.5%	91	65,236	246,888	378.5%	1.0000	N/A	0.0572	0.0000	0.943	0.930	4.00%	0.4138
	2039	145,838	628,033	430.6%	85	58,021	249,861	430.6%	1.0000	N/A	0.0604	0.0000	0.940	0.925	4.00%	0.3978
	2040	134,205	653,052	486.6%	80	51,340	249,822	486.6%	1.0000	N/A	0.0642	0.0000	0.936	0.920	4.00%	0.3825
	2041	122,859	672,094	547.0%	74	45,192	247,218	547.0%	1.0000	N/A	0.0684	0.0000	0.932	0.915	4.00%	0.3678
	2042	111,885	684,393	611.6%	69	39,572	242,024	611.6%	1.0000	N/A	0.0718	0.0000	0.928	0.911	4.00%	0.3537
	2043	101,350	687,118	678.0%	64	34,467	233,676	678.0%	1.0000	N/A	0.0767	0.0000	0.923	0.906	4.00%	0.3401
	2044	91,333	682,798	747.6%	58	29,866	223,276	747.6%	1.0000	N/A	0.0813	0.0000	0.919	0.901	4.00%	0.3270
	2045	81,887	673,701	822.7%	53	25,747	211,828	822.7%	1.0000	N/A	0.0853	0.0000	0.915	0.897	4.00%	0.3144
	2046	73,037	659,806	903.4%	49	22,081	199,480	903.4%	1.0000	N/A	0.0897	0.0000	0.910	0.892	4.00%	0.3023
	2047	64,813	637,735	984.0%	44	18,841	185,392	984.0%	1.0000	N/A	0.0942	0.0000	0.906	0.887	4.00%	0.2907
	2048	57,247	611,488	1068.2%	40	16,002	170,925	1068.2%	1.0000	N/A	0.0983	0.0000	0.902	0.883	4.00%	0.2795
	2049	50,330	581,399	1155.2%	36	13,527	156,264	1155.2%	1.0000	N/A	0.1029	0.0000	0.897	0.879	4.00%	0.2688
	2050	44,051	548,203	1244.5%	32	11,384	141,674	1244.5%	1.0000	N/A	0.1069	0.0000	0.893	0.875	4.00%	0.2584
	2051	38,398	512,656	1335.1%	28	9,542	127,392	1335.1%	1.0000	N/A	0.1106	0.0000	0.889	0.872	4.00%	0.2485
	2052	33,352	477,523	1431.8%	25	7,969	114,098	1431.8%	1.0000	N/A	0.1137	0.0000	0.886	0.869	4.00%	0.2389
	2053	28,875	442,532	1532.6%	22	6,634	101,670	1532.6%	1.0000	N/A	0.1184	0.0000	0.882	0.866	4.00%	0.2297
	2054	24,918	407,182	1634.1%	19	5,505	89,951	1634.1%	1.0000	N/A	0.1203	0.0000	0.880	0.863	4.00%	0.2209
	2055	21,444	372,688	1737.9%	17	4,555	79,160	1737.9%	1.0000	N/A	0.1254	0.0000	0.875	0.861	4.00%	0.2124
	2056	18,416	340,086	1846.7%	15	3,761	69,461	1846.7%	1.0000	N/A	0.1289	0.0000	0.873	0.859	4.00%	0.2042
	2057	15,795	307,373	1946.0%	13	3,102	60,365	1946.0%	1.0000	N/A	0.1272	0.0000	0.873	0.858	4.00%	0.1964
	2058	13,539	278,659	2058.2%	11	2,557	52,621	2058.2%	1.0000	N/A	0.1311	0.0000	0.869	0.857	4.00%	0.1888
	2059	11,597	253,073	2182.3%	10	2,106	45,951	2182.3%	1.0000	N/A	0.1331	0.0000	0.867	0.857	4.00%	0.1816
	2060	9,938	230,081	2315.3%	8	1,735	40,170	2315.3%	1.0000	N/A	0.1320	0.0000	0.868	0.857	4.00%	0.1746
	2061	8,519	211,129	2478.3%	7	1,430	35,443	2478.3%	1.0000	N/A	0.1380	0.0000	0.862	0.857	4.00%	0.1679
	2062	7,304	194,521	2663.2%	6	1,179	31,399	2663.2%	1.0000	N/A	0.1313	0.0000	0.869	0.857	4.00%	0.1614
	2063	6,203	178,408	2845.2%	5	973	27,691	2845.2%	1.0000	N/A	0.1240	0.0000	0.863	0.850	4.00%	0.1552
	2064	5,385	164,510	3054.8%	5	804	24,551	3054.8%	1.0000	N/A	0.1332	0.0000	0.867	0.859	4.00%	0.1492
	2065	4,623	152,777	3305.0%	4	663	21,923	3305.0%	1.0000	N/A	0.1326	0.0000	0.867	0.858	4.00%	0.1435
	2066	3,967	142,764	3598.8%	4	547	19,699	3598.8%	1.0000	N/A	0.1432	0.0000	0.857	0.858	4.00%	0.1380
	2067	3,403	133,455	3921.9%	3	451	17,706	3921.9%	1.0000	N/A	0.1303	0.0000	0.870	0.858	4.00%	0.1327
	2068	2,912	125,547	4311.0%	3	372	16,016	4311.0%	1.0000	N/A	0.1368	0.0000	0.863	0.856	4.00%	0.1276
	2069	2,484	118,126	4755.5%	2	305	14,490	4755.5%	1.0000	N/A	0.1283	0.0000	0.872	0.853	4.00%	0.1227
	2070	2,110	110,238	5223.7%	2	249	13,001	5223.7%	1.0000	N/A	0.1249	0.0000	0.866	0.850	4.00%	0.1179
	2071	1,782	102,526	5753.4%	2	202	11,627	5753.4%	1.0000	N/A	0.1350	0.0000	0.865	0.844	4.00%	0.1134
	2072	1,496	95,143	6361.7%	1	163	10,375	6361.7%	1.0000	N/A	0.1561	0.0000	0.844	0.839	4.00%	0.1090
2073	1,248	85,755	6874.0%	1	131	8,992	6874.0%	1.0000	N/A	0.1301	0.0000	0.870	0.834	4.00%	0.10	

Attachment 1
Metropolitan Life Insurance Company
State of Pennsylvania Experience Projections With 42% Future Increase
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5096
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.4515
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.3957
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.3420
	2009	-	-	N/A	-	-	-	N/A							4.00%	1.2904
	2010	116,943	-	0.0%	136	145,097	-	0.0%							4.00%	1.2407
	2011	444,887	-	0.0%	213	530,761	-	0.0%							4.00%	1.1930
	2012	448,989	-	0.0%	209	515,054	-	0.0%							4.00%	1.1471
2013	429,924	0.0%	203	474,215	0.0%	203	0.0%							4.00%	1.1030	
2014	394,172	783	0.2%	194	418,057	830	0.2%							4.00%	1.0606	
2015	382,732	21,329	5.6%	190	390,311	21,752	5.6%							4.00%	1.0198	
Projected Future Experience	2016	371,504	61,676	16.6%	185	364,289	60,479	16.6%	1.0000	1.0000	0.0246	1.0000	0.975	0.971	4.00%	0.9806
	2017	404,066	62,718	15.5%	179	380,981	59,135	15.5%	1.1444	0.9897	0.0355	0.9863	0.965	0.974	4.00%	0.9429
	2018	467,440	63,414	13.6%	172	423,782	57,491	13.6%	1.4142	0.9704	0.0367	0.9606	0.963	0.980	4.00%	0.9066
	2019	461,513	68,458	14.8%	169	402,316	59,677	14.8%	1.4200	0.9700	0.0194	0.9600	0.981	0.984	4.00%	0.8717
	2020	451,332	67,442	16.5%	166	378,326	62,397	16.5%	1.4200	0.9700	0.0196	0.9600	0.980	0.978	4.00%	0.8362
	2021	441,177	81,960	18.6%	162	355,573	66,957	18.6%	1.4200	0.9700	0.0204	0.9600	0.980	0.977	4.00%	0.8060
	2022	430,637	91,142	21.2%	159	333,729	70,632	21.2%	1.4200	0.9700	0.0219	0.9600	0.978	0.976	4.00%	0.7750
	2023	419,736	102,685	24.5%	155	312,771	76,517	24.5%	1.4200	0.9700	0.0225	0.9600	0.977	0.975	4.00%	0.7452
	2024	408,445	116,567	28.5%	151	292,651	83,520	28.5%	1.4200	0.9700	0.0240	0.9600	0.976	0.973	4.00%	0.7165
	2025	396,736	132,994	33.5%	147	273,329	91,625	33.5%	1.4200	0.9700	0.0253	0.9600	0.975	0.971	4.00%	0.6889
	2026	384,598	153,288	39.9%	144	254,775	101,545	39.9%	1.4200	0.9700	0.0267	0.9600	0.973	0.969	4.00%	0.6624
	2027	371,997	177,102	47.6%	139	236,950	112,808	47.6%	1.4200	0.9700	0.0280	0.9600	0.972	0.967	4.00%	0.6370
	2028	359,917	204,056	56.9%	135	219,625	124,978	56.9%	1.4200	0.9700	0.0300	0.9600	0.970	0.965	4.00%	0.6125
	2029	345,359	233,356	67.6%	131	203,386	137,426	67.6%	1.4200	0.9700	0.0319	0.9600	0.968	0.962	4.00%	0.5889
	2030	331,349	264,907	79.9%	127	187,630	150,007	79.9%	1.4200	0.9700	0.0337	0.9600	0.966	0.959	4.00%	0.5663
	2031	316,915	298,925	94.3%	122	172,555	162,759	94.3%	1.4200	0.9700	0.0364	0.9600	0.964	0.956	4.00%	0.5445
	2032	302,096	333,904	110.5%	117	158,159	174,812	110.5%	1.4200	0.9700	0.0383	0.9600	0.962	0.953	4.00%	0.5235
	2033	286,961	371,414	129.4%	112	144,457	186,971	129.4%	1.4200	0.9700	0.0413	0.9600	0.959	0.950	4.00%	0.5034
	2034	271,542	410,457	151.2%	108	131,438	198,669	151.2%	1.4200	0.9700	0.0438	0.9600	0.956	0.946	4.00%	0.4840
	2035	255,907	448,208	175.2%	103	119,101	208,507	175.2%	1.4200	0.9700	0.0467	0.9600	0.953	0.942	4.00%	0.4654
	2036	240,125	486,453	202.6%	97	107,462	217,699	202.6%	1.4200	0.9700	0.0498	0.9600	0.950	0.938	4.00%	0.4475
	2037	224,286	523,082	233.2%	92	96,513	225,088	233.2%	1.4200	0.9700	0.0532	0.9600	0.947	0.934	4.00%	0.4303
	2038	208,483	555,639	266.5%	87	86,262	229,902	266.5%	1.4200	0.9700	0.0572	0.9600	0.943	0.930	4.00%	0.4138
	2039	192,843	584,824	303.3%	82	76,722	232,671	303.3%	1.4200	0.9700	0.0604	0.9600	0.940	0.925	4.00%	0.3978
	2040	177,460	608,122	342.7%	76	67,887	232,634	342.7%	1.4200	0.9700	0.0642	0.9600	0.936	0.920	4.00%	0.3825
	2041	162,457	625,854	385.2%	71	59,757	230,209	385.2%	1.4200	0.9700	0.0684	0.9600	0.932	0.915	4.00%	0.3678
	2042	147,946	637,213	430.7%	66	52,326	225,373	430.7%	1.4200	0.9700	0.0718	0.9600	0.928	0.911	4.00%	0.3537
	2043	134,016	639,844	477.4%	61	45,576	217,599	477.4%	1.4200	0.9700	0.0767	0.9600	0.923	0.906	4.00%	0.3401
	2044	120,770	635,822	526.5%	56	39,492	207,915	526.5%	1.4200	0.9700	0.0813	0.9600	0.919	0.901	4.00%	0.3270
	2045	108,279	627,351	579.4%	51	34,046	197,254	579.4%	1.4200	0.9700	0.0853	0.9600	0.915	0.897	4.00%	0.3144
	2046	96,577	614,411	636.2%	47	29,198	185,756	636.2%	1.4200	0.9700	0.0897	0.9600	0.910	0.892	4.00%	0.3023
	2047	85,703	593,859	692.9%	42	24,914	172,637	692.9%	1.4200	0.9700	0.0942	0.9600	0.906	0.887	4.00%	0.2907
	2048	75,698	569,418	752.2%	38	21,159	159,165	752.2%	1.4200	0.9700	0.0983	0.9600	0.902	0.883	4.00%	0.2795
	2049	66,551	541,399	813.5%	34	17,887	145,513	813.5%	1.4200	0.9700	0.1029	0.9600	0.897	0.879	4.00%	0.2688
	2050	58,249	510,487	876.4%	31	15,054	131,927	876.4%	1.4200	0.9700	0.1069	0.9600	0.893	0.875	4.00%	0.2584
	2051	50,774	477,385	940.2%	27	12,617	118,628	940.2%	1.4200	0.9700	0.1106	0.9600	0.889	0.872	4.00%	0.2485
	2052	44,102	444,670	1008.3%	24	10,538	106,248	1008.3%	1.4200	0.9700	0.1137	0.9600	0.886	0.869	4.00%	0.2389
	2053	38,182	412,085	1079.3%	21	8,772	94,675	1079.3%	1.4200	0.9700	0.1184	0.9600	0.882	0.866	4.00%	0.2297
	2054	32,950	379,168	1150.7%	19	7,279	83,762	1150.7%	1.4200	0.9700	0.1203	0.9600	0.880	0.863	4.00%	0.2209
	2055	28,355	347,029	1223.9%	16	6,023	73,714	1223.9%	1.4200	0.9700	0.1254	0.9600	0.875	0.861	4.00%	0.2124
	2056	24,352	316,688	1300.5%	14	4,974	64,882	1300.5%	1.4200	0.9700	0.1289	0.9600	0.873	0.859	4.00%	0.2042
	2057	20,886	286,226	1370.4%	12	4,102	56,212	1370.4%	1.4200	0.9700	0.1272	0.9600	0.873	0.858	4.00%	0.1964
	2058	17,903	259,487	1449.4%	11	3,381	49,000	1449.4%	1.4200	0.9700	0.1311	0.9600	0.869	0.857	4.00%	0.1888
	2059	15,335	235,661	1536.8%	9	2,784	42,790	1536.8%	1.4200	0.9700	0.1331	0.9600	0.867	0.857	4.00%	0.1816
	2060	13,141	214,251	1630.5%	8	2,294	37,406	1630.5%	1.4200	0.9700	0.1320	0.9600	0.868	0.857	4.00%	0.1746
	2061	11,265	196,603	1745.3%	7	1,891	33,005	1745.3%	1.4200	0.9700	0.1380	0.9600	0.862	0.857	4.00%	0.1679
	2062	9,658	181,138	1875.5%	6	1,559	29,239	1875.5%	1.4200	0.9700	0.1313	0.9600	0.869	0.857	4.00%	0.1614
	2063	8,134	162,134	2003.7%	5	1,267	25,203	2003.7%	1.4200	0.9700	0.1240	0.9600	0.870	0.863	4.00%	0.1552
	2064	7,121	153,192	2151.3%	5	1,063	22,862	2151.3%	1.4200	0.9700	0.1332	0.9600	0.867	0.859	4.00%	0.1492
	2065	6,113	142,266	2327.4%	4	877	20,415	2327.4%	1.4200	0.9700	0.1326	0.9600	0.867	0.858	4.00%	0.1435
	2066	5,246	132,942	2534.3%	3	724	18,343	2534.3%	1.4200	0.9700	0.1432	0.9600	0.857	0.858	4.00%	0.1380
	2067	4,500	124,273	2761.9%	3	597	16,488	2761.9%	1.4200	0.9700	0.1303	0.9600	0.870	0.858	4.00%	0.1327
	2068	3,851	116,909	3035.9%	3	491	14,914	3035.9%	1.4200	0.9700	0.1368	0.9600	0.863	0.856	4.00%	0.1277
	2069	3,285	109,999	3348.9%	2	403	13,493	3348.9%	1.4200	0.9700	0.1283	0.9600	0.872	0.853	4.00%	0.1226
	2070	2,791	102,654	3678.6%	2	329	12,109	3678.6%	1.4200	0.9700	0.1349	0.9600	0.866	0.850	4.00%	0.1179
2071	2,356	95,472	4051.7%	2	267	10,827	4051.7%	1.4200	0.9700	0.1350	0.9600	0.865	0.844	4.00%	0.1134	
2072	1,978															

Attachment 2
Metropolitan Life Insurance Company
Nationwide Written Premium and Paid Claims Experience Projections With No Future Increase
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A						4.00%	1.9865
	1999	-	-	N/A	-	-	-	-	N/A						4.00%	1.9101
	2000	-	-	N/A	-	-	-	-	N/A						4.00%	1.8366
	2001	-	-	N/A	-	-	-	-	N/A						4.00%	1.7660
	2002	-	-	N/A	-	-	-	-	N/A						4.00%	1.6980
	2003	-	-	N/A	-	-	-	-	N/A						4.00%	1.6327
	2004	-	-	N/A	-	-	-	-	N/A						4.00%	1.5699
	2005	-	-	N/A	-	-	-	-	N/A						4.00%	1.5096
	2006	-	-	N/A	-	-	-	-	N/A						4.00%	1.4515
	2007	-	-	N/A	-	-	-	-	N/A						4.00%	1.3957
	2008	-	-	N/A	-	-	-	-	N/A						4.00%	1.3420
	2009	1,021,913	-	0.0%	1,619	1,318,653	-	0.0%							4.00%	1.2904
	2010	7,310,459	481,183	6.6%	5,675	9,070,433	597,027	6.6%							4.00%	1.2407
	2011	14,263,476	147,775	1.0%	6,893	17,016,702	176,300	1.0%							4.00%	1.1930
2012	13,933,792	35,990	0.3%	6,667	15,984,020	41,286	0.3%							4.00%	1.1471	
2013	13,414,181	2,216	0.02%	6,410	14,796,109	318,418	2.2%							4.00%	1.1030	
2014	12,259,021	417,506	3.4%	6,265	13,001,870	442,805	3.4%							4.00%	1.0606	
2015	11,907,158	156,616	1.3%	6,153	12,142,966	159,718	1.3%							4.00%	1.0198	
Projected Future Experience	2016	11,645,135	2,373,855	20.4%	5,998	11,418,994	2,327,756	20.4%	1.0000	N/A	0.0252	0.0000	0.975	0.978	4.00%	0.9806
	2017	11,347,170	2,548,320	22.5%	5,880	10,698,861	2,402,724	22.5%	1.0000	N/A	0.0198	0.0000	0.980	0.974	4.00%	0.9429
	2018	11,121,336	2,777,855	25.0%	5,790	10,082,625	2,518,409	25.0%	1.0000	N/A	0.0153	0.0000	0.985	0.980	4.00%	0.9066
	2019	10,803,363	3,062,698	28.3%	5,669	9,417,644	2,669,854	28.3%	1.0000	N/A	0.0208	0.0000	0.979	0.971	4.00%	0.8717
	2020	10,197,775	3,390,335	33.2%	5,545	8,547,621	2,841,793	33.2%	1.0000	N/A	0.0219	0.0000	0.978	0.944	4.00%	0.8362
	2021	9,780,107	3,778,048	38.6%	5,417	7,882,432	3,044,977	38.6%	1.0000	N/A	0.0231	0.0000	0.977	0.959	4.00%	0.8060
	2022	9,489,825	4,231,321	44.6%	5,286	7,354,303	3,279,135	44.6%	1.0000	N/A	0.0243	0.0000	0.976	0.970	4.00%	0.7750
	2023	9,193,730	4,758,670	51.8%	5,151	6,850,806	3,545,974	51.8%	1.0000	N/A	0.0255	0.0000	0.975	0.969	4.00%	0.7452
	2024	8,888,720	5,367,283	60.4%	5,013	6,368,774	3,845,662	60.4%	1.0000	N/A	0.0269	0.0000	0.973	0.967	4.00%	0.7165
	2025	8,575,167	6,059,898	70.7%	4,870	5,907,801	4,174,924	70.7%	1.0000	N/A	0.0284	0.0000	0.972	0.965	4.00%	0.6889
	2026	8,253,264	6,839,988	82.9%	4,724	5,467,335	4,531,117	82.9%	1.0000	N/A	0.0300	0.0000	0.970	0.962	4.00%	0.6624
	2027	7,923,232	7,706,946	97.3%	4,573	5,046,892	4,909,067	97.3%	1.0000	N/A	0.0318	0.0000	0.968	0.960	4.00%	0.6370
	2028	7,585,616	8,656,143	114.1%	4,420	4,645,945	5,301,609	114.1%	1.0000	N/A	0.0336	0.0000	0.966	0.957	4.00%	0.6125
	2029	7,241,083	9,678,226	133.7%	4,262	4,264,356	5,699,617	133.7%	1.0000	N/A	0.0357	0.0000	0.964	0.955	4.00%	0.5889
	2030	6,890,503	10,766,297	156.2%	4,101	3,901,823	6,096,533	156.2%	1.0000	N/A	0.0378	0.0000	0.962	0.952	4.00%	0.5663
	2031	6,534,971	11,901,000	182.1%	3,936	3,558,172	6,479,876	182.1%	1.0000	N/A	0.0402	0.0000	0.960	0.948	4.00%	0.5445
	2032	6,175,754	13,059,766	211.5%	3,768	3,233,254	6,837,310	211.5%	1.0000	N/A	0.0426	0.0000	0.957	0.945	4.00%	0.5235
	2033	5,814,661	14,226,658	244.7%	3,597	2,927,123	7,161,755	244.7%	1.0000	N/A	0.0453	0.0000	0.955	0.942	4.00%	0.5034
	2034	5,453,038	15,378,075	282.0%	3,425	2,639,501	7,443,637	282.0%	1.0000	N/A	0.0480	0.0000	0.952	0.938	4.00%	0.4840
	2035	5,092,921	16,493,653	323.9%	3,250	2,370,374	7,676,562	323.9%	1.0000	N/A	0.0509	0.0000	0.949	0.934	4.00%	0.4654
	2036	4,736,234	17,530,346	370.1%	3,075	2,119,580	7,845,254	370.1%	1.0000	N/A	0.0540	0.0000	0.946	0.930	4.00%	0.4475
	2037	4,384,930	18,484,728	421.6%	2,899	1,886,887	7,954,196	421.6%	1.0000	N/A	0.0571	0.0000	0.943	0.926	4.00%	0.4303
	2038	4,040,981	19,319,479	478.1%	2,724	1,672,002	7,993,653	478.1%	1.0000	N/A	0.0605	0.0000	0.940	0.922	4.00%	0.4138
	2039	3,706,650	20,003,902	539.7%	2,550	1,474,681	7,958,500	539.7%	1.0000	N/A	0.0638	0.0000	0.936	0.917	4.00%	0.3978
	2040	3,383,482	20,542,873	607.2%	2,378	1,294,336	7,858,585	607.2%	1.0000	N/A	0.0673	0.0000	0.933	0.913	4.00%	0.3825
	2041	3,073,318	20,910,632	680.4%	2,209	1,130,466	7,691,605	680.4%	1.0000	N/A	0.0710	0.0000	0.929	0.908	4.00%	0.3678
	2042	2,777,862	21,106,369	759.9%	2,045	992,417	7,465,181	759.9%	1.0000	N/A	0.0746	0.0000	0.925	0.904	4.00%	0.3537
	2043	2,497,741	21,114,946	845.4%	1,884	849,436	7,180,805	845.4%	1.0000	N/A	0.0784	0.0000	0.922	0.899	4.00%	0.3401
	2044	2,234,550	20,960,139	938.0%	1,730	730,701	6,853,998	938.0%	1.0000	N/A	0.0821	0.0000	0.918	0.895	4.00%	0.3270
	2045	1,988,742	20,644,672	1038.1%	1,581	625,310	6,491,192	1038.1%	1.0000	N/A	0.0859	0.0000	0.914	0.890	4.00%	0.3144
	2046	1,760,750	20,154,192	1144.6%	1,439	532,330	6,093,244	1144.6%	1.0000	N/A	0.0896	0.0000	0.910	0.885	4.00%	0.3023
	2047	1,550,800	19,535,864	1259.7%	1,305	450,822	5,679,138	1259.7%	1.0000	N/A	0.0936	0.0000	0.906	0.881	4.00%	0.2907
	2048	1,358,909	18,786,455	1382.5%	1,178	379,845	5,251,233	1382.5%	1.0000	N/A	0.0972	0.0000	0.903	0.876	4.00%	0.2795
	2049	1,184,611	17,909,834	1511.9%	1,059	318,390	4,813,652	1511.9%	1.0000	N/A	0.1008	0.0000	0.899	0.872	4.00%	0.2688
	2050	1,027,264	16,961,883	1651.2%	948	265,480	4,383,529	1651.2%	1.0000	N/A	0.1045	0.0000	0.896	0.867	4.00%	0.2584
	2051	886,268	15,938,077	1798.3%	846	220,232	3,960,522	1798.3%	1.0000	N/A	0.1080	0.0000	0.892	0.863	4.00%	0.2485
	2052	760,974	14,861,318	1952.9%	752	181,825	3,550,916	1952.9%	1.0000	N/A	0.1116	0.0000	0.888	0.859	4.00%	0.2389
	2053	650,244	13,762,614	2116.5%	665	149,392	3,161,919	2116.5%	1.0000	N/A	0.1148	0.0000	0.885	0.854	4.00%	0.2297
	2054	552,943	12,650,714	2287.9%	587	122,151	2,794,676	2287.9%	1.0000	N/A	0.1184	0.0000	0.882	0.850	4.00%	0.2209
	2055	468,098	11,555,270	2468.6%	515	99,431	2,454,501	2468.6%	1.0000	N/A	0.1211	0.0000	0.879	0.847	4.00%	0.2124
2056	394,576	10,489,697	2658.5%	452	80,590	2,142,460	2658.5%	1.0000	N/A	0.1236	0.0000	0.876	0.843	4.00%	0.2042	
2057	331,283	9,463,893	2856.7%	394	65,060	1,858,601	2856.7%	1.0000	N/A	0.1276	0.0000	0.872	0.840	4.00%	0.1964	
2058	276,988	8,497,717	3067.9%	343	52,305	1,604,668	3067.9%	1.0000	N/A	0.1292	0.0000	0.871	0.836	4.00%	0.1888	
2059	230,751	7,586,828	3287.9%	298	41,898	1,377,558	3287.9%	1.0000	N/A	0.1317	0.0000	0.868	0.833	4.00%	0.1816	
2060	191,644	6,745,892	3520.0%	258	33,459	1,177,757	3520.0%	1.0000	N/A	0.1341	0.0000	0.866	0.831	4.00%	0.1746	
2061	158,642	5,960,160	3757.0%	223	26,632	1,000,555	3757.0%	1.0000	N/A	0.1370	0.0000	0.863	0.828	4.00%	0.1679	
2062	130,941	5,241,843	4003.2%	192	21,136	846,123	4003.2%	1.0000	N/A	0.1388	0.0000	0.861	0.825	4.00%	0.1614	
2063	107,008	4,588,518	4257.0%	165	16,730	712,178	4257.0%	1.0000	N/A	0.1408	0.0000	0.859	0.823	4.00%	0.1552	
2064	86,469	3,992,295	4512.7%	141	13,203	595,807	4512.7%	1.0000	N/A	0.1424	0.0000	0.858	0.821	4.00%	0.1492	
2065	72,432	3,458,207	4774.4%	121	10,394	496,250	4774.4%	1.0000	N/A	0.1442	0.0000	0.856	0.819	4.00%	0.1435	
2066	59,167	2,985,399	5045.7%	103	8,164	411,926	5045.7%	1.0000	N/A	0.1479	0.0000	0.852	0.817	4.00%	0.1380	
2067	48,213	2,572,213	5335.1%	88	6,397	341,264	5335.1%	1.0000	N/A	0.1489	0.0000	0.851	0.815	4.00%	0.1327	
2068	39,175	2,210,684	5643.1%	74	4,998	282,018	5643.1%	1.0000	N/A	0.1511	0.0000	0.849	0.813	4.00%	0.1277	
2069	31,750	1,893,494	5963.6%	63												

Attachment 2
Metropolitan Life Insurance Company
Nationwide Written Premium and Paid Claims Experience Projections With 42% Future Increase
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium		Persistency Factors			Calendar Year Effective Inforce	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9865
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9101
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.8366
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.7660
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6980
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6327
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5699
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5096
	2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.4515
	2007	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.3957
	2008	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.3420
	2009	1,021,913	-	0.0%	1,619	1,318,653	-	0.0%	-	-	-	-	-	-	4.00%	1.2904
	2010	7,310,459	481,183	6.6%	5,675	9,070,433	597,027	6.6%	-	-	-	-	-	-	4.00%	1.2407
	2011	14,263,476	147,775	1.0%	6,893	17,016,702	176,300	1.0%	-	-	-	-	-	-	4.00%	1.1930
	2012	13,933,792	35,990	0.3%	6,667	15,984,020	41,286	0.3%	-	-	-	-	-	-	4.00%	1.1471
2013	13,414,181	288,679	2.2%	6,410	14,786,109	318,418	2.2%	-	-	-	-	-	-	4.00%	1.1030	
2014	12,259,021	318,500	3.4%	6,265	13,001,870	442,805	3.4%	-	-	-	-	-	-	4.00%	1.0606	
2015	11,907,158	156,616	1.3%	6,153	12,142,966	159,718	1.3%	-	-	-	-	-	-	4.00%	1.0198	
Projected Future Experience	2016	11,645,135	2,373,855	20.4%	5,998	11,418,994	2,327,756	20.4%	1.0000	1.0000	0.0252	1.0000	0.975	0.978	4.00%	0.9806
	2017	12,674,798	2,487,362	19.6%	5,799	11,950,636	2,345,250	19.6%	1.1444	0.9897	0.0333	0.9863	0.967	0.974	4.00%	0.9429
	2018	14,660,147	2,589,347	17.7%	5,561	13,290,918	2,347,507	17.7%	1.4142	0.9704	0.0409	0.9606	0.959	0.980	4.00%	0.9066
	2019	14,285,330	2,851,985	20.0%	5,443	12,452,988	2,486,168	20.0%	1.4200	0.9700	0.0214	0.9600	0.979	0.971	4.00%	0.8717
	2020	13,484,599	3,157,819	23.4%	5,324	11,302,817	2,646,278	23.4%	1.4200	0.9700	0.0219	0.9600	0.978	0.944	4.00%	0.8362
	2021	12,932,274	3,518,118	27.2%	5,201	10,422,971	2,835,483	27.2%	1.4200	0.9700	0.0231	0.9600	0.977	0.959	4.00%	0.8060
	2022	12,548,434	3,940,206	31.4%	5,075	9,724,624	3,053,530	31.4%	1.4200	0.9700	0.0243	0.9600	0.976	0.970	4.00%	0.7750
	2023	12,156,906	4,431,274	36.5%	4,945	9,058,849	3,302,011	36.5%	1.4200	0.9700	0.0255	0.9600	0.975	0.969	4.00%	0.7452
	2024	11,753,590	4,998,014	42.5%	4,812	8,421,455	3,581,081	42.5%	1.4200	0.9700	0.0269	0.9600	0.973	0.967	4.00%	0.7165
	2025	11,338,977	5,642,977	49.8%	4,675	7,811,909	3,887,690	49.8%	1.4200	0.9700	0.0284	0.9600	0.972	0.965	4.00%	0.6889
	2026	10,913,324	6,369,396	58.4%	4,535	7,229,479	4,219,376	58.4%	1.4200	0.9700	0.0300	0.9600	0.970	0.962	4.00%	0.6624
	2027	10,477,944	7,176,708	68.5%	4,391	6,673,526	4,571,323	68.5%	1.4200	0.9700	0.0316	0.9600	0.968	0.960	4.00%	0.6370
	2028	10,030,490	8,060,600	80.4%	4,243	6,143,352	4,936,858	80.4%	1.4200	0.9700	0.0336	0.9600	0.966	0.957	4.00%	0.6125
	2029	9,574,913	9,012,364	94.1%	4,091	5,638,775	5,307,483	94.1%	1.4200	0.9700	0.0357	0.9600	0.964	0.955	4.00%	0.5889
	2030	9,111,340	10,025,576	110.0%	3,937	5,159,396	5,677,092	110.0%	1.4200	0.9700	0.0378	0.9600	0.962	0.952	4.00%	0.5663
	2031	8,641,218	11,082,211	128.2%	3,778	4,704,985	6,034,060	128.2%	1.4200	0.9700	0.0402	0.9600	0.960	0.948	4.00%	0.5445
	2032	8,166,224	12,161,254	148.9%	3,617	4,275,345	6,366,903	148.9%	1.4200	0.9700	0.0426	0.9600	0.957	0.945	4.00%	0.5235
	2033	7,688,749	13,247,864	172.3%	3,453	3,870,546	6,669,026	172.3%	1.4200	0.9700	0.0453	0.9600	0.955	0.942	4.00%	0.5034
	2034	7,210,574	14,320,064	198.6%	3,288	3,490,222	6,931,515	198.6%	1.4200	0.9700	0.0480	0.9600	0.952	0.938	4.00%	0.4840
	2035	6,734,380	15,358,890	228.1%	3,120	3,134,355	7,148,414	228.1%	1.4200	0.9700	0.0509	0.9600	0.949	0.934	4.00%	0.4654
	2036	6,262,742	16,324,258	260.7%	2,952	2,802,729	7,305,501	260.7%	1.4200	0.9700	0.0540	0.9600	0.946	0.930	4.00%	0.4475
	2037	5,798,210	17,212,979	296.9%	2,783	2,495,038	7,406,947	296.9%	1.4200	0.9700	0.0571	0.9600	0.943	0.926	4.00%	0.4303
	2038	5,343,406	17,990,299	336.7%	2,615	2,210,895	7,443,690	336.7%	1.4200	0.9700	0.0605	0.9600	0.940	0.922	4.00%	0.4138
	2039	4,901,319	18,627,633	380.1%	2,448	1,949,977	7,410,955	380.1%	1.4200	0.9700	0.0638	0.9600	0.936	0.917	4.00%	0.3978
	2040	4,473,991	19,129,524	427.6%	2,283	1,711,506	7,317,915	427.6%	1.4200	0.9700	0.0673	0.9600	0.933	0.913	4.00%	0.3825
	2041	4,063,861	19,471,980	479.1%	2,121	1,494,819	7,162,423	479.1%	1.4200	0.9700	0.0710	0.9600	0.929	0.908	4.00%	0.3678
	2042	3,672,913	19,654,717	535.1%	1,963	1,299,054	6,951,578	535.1%	1.4200	0.9700	0.0746	0.9600	0.925	0.904	4.00%	0.3537
	2043	3,302,773	19,662,237	595.3%	1,809	1,123,212	6,686,766	595.3%	1.4200	0.9700	0.0784	0.9600	0.922	0.899	4.00%	0.3401
	2044	2,954,755	19,518,081	660.6%	1,661	966,209	6,382,443	660.6%	1.4200	0.9700	0.0821	0.9600	0.918	0.895	4.00%	0.3270
	2045	2,629,722	19,224,319	731.0%	1,518	826,849	6,044,598	731.0%	1.4200	0.9700	0.0859	0.9600	0.914	0.890	4.00%	0.3144
	2046	2,328,246	18,767,584	806.1%	1,382	703,902	5,674,029	806.1%	1.4200	0.9700	0.0896	0.9600	0.910	0.885	4.00%	0.3023
	2047	2,050,628	18,191,797	887.1%	1,252	596,124	5,288,413	887.1%	1.4200	0.9700	0.0936	0.9600	0.906	0.881	4.00%	0.2907
	2048	1,796,891	17,493,946	973.6%	1,131	502,271	4,889,948	973.6%	1.4200	0.9700	0.0972	0.9600	0.903	0.876	4.00%	0.2795
	2049	1,566,416	16,677,638	1064.7%	1,017	421,008	4,482,473	1064.7%	1.4200	0.9700	0.1008	0.9600	0.900	0.872	4.00%	0.2688
	2050	1,358,355	15,794,905	1162.8%	911	351,045	4,081,942	1162.8%	1.4200	0.9700	0.1045	0.9600	0.896	0.867	4.00%	0.2584
	2051	1,171,915	14,841,537	1266.4%	812	291,214	3,688,038	1266.4%	1.4200	0.9700	0.1080	0.9600	0.892	0.863	4.00%	0.2485
	2052	1,006,238	13,838,859	1375.3%	721	240,427	3,306,613	1375.3%	1.4200	0.9700	0.1116	0.9600	0.888	0.859	4.00%	0.2389
	2053	859,820	12,815,746	1490.5%	639	197,541	2,944,379	1490.5%	1.4200	0.9700	0.1148	0.9600	0.885	0.854	4.00%	0.2297
	2054	731,159	11,780,345	1611.2%	563	161,521	2,602,402	1611.2%	1.4200	0.9700	0.1184	0.9600	0.882	0.850	4.00%	0.2209
	2055	618,968	10,760,268	1738.4%	495	131,478	2,285,631	1738.4%	1.4200	0.9700	0.1211	0.9600	0.879	0.847	4.00%	0.2124
	2056	521,750	9,768,006	1872.2%	434	106,564	1,995,059	1872.2%	1.4200	0.9700	0.1236	0.9600	0.876	0.843	4.00%	0.2042
	2057	438,057	8,812,777	2011.8%	378	86,029	1,730,730	2011.8%	1.4200	0.9700	0.1276	0.9600	0.872	0.840	4.00%	0.1964
	2058	366,263	7,913,074	2160.5%	329	69,163	1,494,267	2160.5%	1.4200	0.9700	0.1292	0.9600	0.871	0.836	4.00%	0.1888
	2059	305,123	7,064,854	2315.4%	286	55,402	1,282,782	2315.4%	1.4200	0.9700	0.1317	0.9600	0.868	0.833	4.00%	0.1816
	2060	253,411	6,281,774	2478.9%	248	44,243	1,096,728	2478.9%	1.4200	0.9700	0.1341	0.9600	0.866	0.831	4.00%	0.1746
2061	209,772	5,550,101	2645.8%	214	35,215	931,717	2645.8%	1.4200	0.9700	0.1370	0.9600	0.863	0.828	4.00%	0.1679	
2062	173,144	4,881,204	2819.2%	184	27,948	787,910	2819.2%	1.4200	0.9700	0.1388	0.9600	0.861	0.825	4.00%	0.1614	
2063	142,828	4,272,828	2997.9%	158	22,122	663,191	2997.9%	1.4200	0.9700	0.1408	0.9600	0.859	0.823	4.00%	0.1552	
2064	116,983	3,717,625	3177.9%	136	17,458	554,816	3177.9%	1.4200	0.9700	0.1424	0.9600	0.858	0.821	4.00%	0.1492	
2065	95,778	3,220,282	3362.2%	116	13,744	462,108	3362.2%	1.4200	0.9700	0.1442	0.9600	0.856	0.819	4.00%	0.1435	
2066	78,237	2,780,003	3553.3%	99	10,795	383,585	3553.3%	1.4200	0.9700	0.1479	0.9600	0.852	0.817	4.00%	0.1380	
2067	6															

Attachment 3
Metropolitan Life Insurance Company
State of Pennsylvania Written Premium and Paid Claims Projected Experience With No Future Increase
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium		Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5096
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.4515
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.3957
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.3420
	2009	-	-	N/A	-	-	-	N/A							4.00%	1.2904
	2010	118,229	-	0.0%	136	146,693	-	0.0%							4.00%	1.2407
	2011	441,568	-	0.0%	213	526,803	-	0.0%							4.00%	1.1930
	2012	444,292	-	0.0%	209	509,665	-	0.0%							4.00%	1.1471
2013	428,658	-	0.0%	203	472,818	-	0.0%							4.00%	1.1030	
2014	389,246	-	0.0%	194	412,833	-	0.0%							4.00%	1.0606	
2015	376,162	4,502	1.2%	190	383,612	4,591	1.2%							4.00%	1.0198	
Projected Future Experience	2016	369,700	61,676	16.7%	185	362,521	60,479	16.7%	1.0000	N/A	0.0248	0.0000	0.975	0.983	4.00%	0.9806
	2017	360,194	64,255	17.8%	181	339,615	60,584	17.8%	1.0000	N/A	0.0219	0.0000	0.978	0.974	4.00%	0.9429
	2018	354,292	68,030	19.2%	179	321,202	61,676	19.2%	1.0000	N/A	0.0109	0.0000	0.989	0.984	4.00%	0.9066
	2019	348,015	73,516	21.1%	176	303,376	64,087	21.1%	1.0000	N/A	0.0188	0.0000	0.981	0.982	4.00%	0.8717
	2020	340,455	79,942	23.5%	172	285,371	67,007	23.5%	1.0000	N/A	0.0196	0.0000	0.980	0.979	4.00%	0.8362
	2021	332,780	88,016	26.4%	169	268,209	70,938	26.4%	1.0000	N/A	0.0207	0.0000	0.979	0.977	4.00%	0.8060
	2022	324,824	97,876	30.1%	165	251,728	75,851	30.1%	1.0000	N/A	0.0215	0.0000	0.979	0.976	4.00%	0.7750
	2023	316,592	110,272	34.8%	161	235,912	82,170	34.8%	1.0000	N/A	0.0226	0.0000	0.977	0.975	4.00%	0.7452
	2024	308,055	125,180	40.6%	158	220,722	89,691	40.6%	1.0000	N/A	0.0240	0.0000	0.976	0.973	4.00%	0.7165
	2025	299,210	142,820	47.7%	154	206,139	98,395	47.7%	1.0000	N/A	0.0253	0.0000	0.975	0.971	4.00%	0.6889
	2026	290,038	164,614	56.8%	150	192,135	109,047	56.8%	1.0000	N/A	0.0266	0.0000	0.973	0.969	4.00%	0.6624
	2027	280,515	190,187	67.8%	145	178,678	121,143	67.8%	1.0000	N/A	0.0282	0.0000	0.972	0.967	4.00%	0.6370
	2028	270,620	219,132	81.0%	141	165,746	134,211	81.0%	1.0000	N/A	0.0300	0.0000	0.970	0.965	4.00%	0.6125
	2029	260,376	250,598	96.2%	136	153,338	147,580	96.2%	1.0000	N/A	0.0319	0.0000	0.968	0.962	4.00%	0.5889
	2030	249,788	284,479	113.9%	132	141,445	161,090	113.9%	1.0000	N/A	0.0339	0.0000	0.966	0.959	4.00%	0.5663
	2031	238,876	321,010	134.4%	127	130,063	174,784	134.4%	1.0000	N/A	0.0361	0.0000	0.964	0.956	4.00%	0.5445
	2032	227,690	358,573	157.5%	122	119,205	187,728	157.5%	1.0000	N/A	0.0384	0.0000	0.962	0.953	4.00%	0.5235
	2033	216,258	398,855	184.4%	117	108,865	200,785	184.4%	1.0000	N/A	0.0414	0.0000	0.959	0.950	4.00%	0.5034
	2034	204,608	440,761	215.4%	112	99,039	213,347	215.4%	1.0000	N/A	0.0436	0.0000	0.956	0.946	4.00%	0.4840
	2035	192,791	481,323	249.7%	107	89,730	224,020	249.7%	1.0000	N/A	0.0467	0.0000	0.953	0.942	4.00%	0.4654
	2036	180,878	522,393	288.8%	101	80,947	233,784	288.8%	1.0000	N/A	0.0500	0.0000	0.950	0.938	4.00%	0.4475
	2037	168,916	561,729	332.5%	96	72,687	241,719	332.5%	1.0000	N/A	0.0531	0.0000	0.947	0.934	4.00%	0.4303
	2038	156,985	596,692	380.1%	91	64,954	246,888	380.1%	1.0000	N/A	0.0570	0.0000	0.943	0.929	4.00%	0.4138
	2039	145,184	628,033	432.6%	85	57,761	249,861	432.6%	1.0000	N/A	0.0604	0.0000	0.940	0.925	4.00%	0.3978
	2040	133,577	653,052	488.9%	80	51,099	249,822	488.9%	1.0000	N/A	0.0644	0.0000	0.936	0.920	4.00%	0.3825
	2041	122,265	672,094	549.7%	74	44,973	247,218	549.7%	1.0000	N/A	0.0683	0.0000	0.932	0.915	4.00%	0.3678
	2042	111,327	684,393	614.7%	69	39,375	242,024	614.7%	1.0000	N/A	0.0724	0.0000	0.928	0.911	4.00%	0.3537
	2043	100,827	687,118	681.5%	64	34,289	233,676	681.5%	1.0000	N/A	0.0764	0.0000	0.924	0.906	4.00%	0.3401
	2044	90,855	682,798	751.5%	58	29,710	223,276	751.5%	1.0000	N/A	0.0812	0.0000	0.919	0.901	4.00%	0.3270
	2045	81,446	673,701	827.2%	53	25,609	211,828	827.2%	1.0000	N/A	0.0851	0.0000	0.915	0.896	4.00%	0.3144
	2046	72,634	659,806	908.4%	49	21,960	199,480	908.4%	1.0000	N/A	0.0898	0.0000	0.910	0.892	4.00%	0.3023
	2047	64,448	637,735	989.5%	44	18,735	185,392	989.5%	1.0000	N/A	0.0938	0.0000	0.906	0.887	4.00%	0.2907
	2048	56,921	611,488	1074.3%	40	15,911	170,925	1074.3%	1.0000	N/A	0.0989	0.0000	0.901	0.883	4.00%	0.2795
	2049	50,038	581,399	1161.9%	36	13,449	156,264	1161.9%	1.0000	N/A	0.1022	0.0000	0.898	0.879	4.00%	0.2688
	2050	43,782	548,203	1252.1%	32	11,315	141,674	1252.1%	1.0000	N/A	0.1072	0.0000	0.893	0.875	4.00%	0.2584
	2051	38,165	512,656	1343.3%	28	9,484	127,392	1343.3%	1.0000	N/A	0.1106	0.0000	0.889	0.872	4.00%	0.2485
	2052	33,141	477,523	1440.9%	25	7,919	114,098	1440.9%	1.0000	N/A	0.1130	0.0000	0.887	0.868	4.00%	0.2389
	2053	28,681	442,532	1542.9%	22	6,589	101,670	1542.9%	1.0000	N/A	0.1187	0.0000	0.881	0.865	4.00%	0.2297
	2054	24,741	407,182	1645.8%	19	5,465	89,951	1645.8%	1.0000	N/A	0.1207	0.0000	0.879	0.863	4.00%	0.2209
	2055	21,277	372,688	1751.5%	17	4,520	79,160	1751.5%	1.0000	N/A	0.1259	0.0000	0.874	0.860	4.00%	0.2124
	2056	18,262	340,086	1862.3%	15	3,730	69,461	1862.3%	1.0000	N/A	0.1288	0.0000	0.874	0.858	4.00%	0.2042
	2057	15,651	307,373	1963.9%	13	3,074	60,365	1963.9%	1.0000	N/A	0.1298	0.0000	0.870	0.857	4.00%	0.1964
	2058	13,402	278,659	2079.3%	11	2,531	52,621	2079.3%	1.0000	N/A	0.1291	0.0000	0.871	0.856	4.00%	0.1888
	2059	11,463	253,073	2207.7%	10	2,081	45,951	2207.7%	1.0000	N/A	0.1331	0.0000	0.867	0.855	4.00%	0.1816
	2060	9,811	230,081	2345.1%	8	1,713	40,170	2345.1%	1.0000	N/A	0.1341	0.0000	0.866	0.856	4.00%	0.1746
	2061	8,395	211,129	2515.0%	7	1,409	35,443	2515.0%	1.0000	N/A	0.1336	0.0000	0.866	0.856	4.00%	0.1679
	2062	7,185	194,521	2707.4%	6	1,160	31,399	2707.4%	1.0000	N/A	0.1351	0.0000	0.865	0.856	4.00%	0.1614
	2063	6,158	178,468	2897.2%	6	956	27,690	2897.2%	1.0000	N/A	0.1325	0.0000	0.868	0.857	4.00%	0.1552
	2064	5,278	164,510	3117.1%	5	788	24,551	3117.1%	1.0000	N/A	0.1364	0.0000	0.864	0.857	4.00%	0.1492
	2065	4,521	152,777	3379.5%	4	649	21,923	3379.5%	1.0000	N/A	0.1368	0.0000	0.863	0.857	4.00%	0.1435
	2066	3,872	142,764	3687.6%	4	534	19,699	3687.6%	1.0000	N/A	0.1317	0.0000	0.868	0.856	4.00%	0.1380
	2067	3,313	133,455	4028.8%	3	439	17,706	4028.8%	1.0000	N/A	0.1320	0.0000	0.868	0.856	4.00%	0.1327
	2068	2,827	125,547	4441.2%	3	361	16,016	4441.2%	1.0000	N/A	0.1424	0.0000	0.858	0.853	4.00%	0.1276
	2069	2,406	118,126	4910.0%	2	295	14,490	4910.0%	1.0000	N/A	0.1245	0.0000	0.875	0.851	4.00%	0.1227
	2070	2,030	110,239	5410.0%	2	240	13,002	5410.0%	1.0000	N/A	0.1379	0.0000	0.862	0.847	4.00%	0.1179
	2071	1,715	102,530	5977.0%	2	195	11,627	5977.0%	1.0000	N/A	0.1467	0.0000	0.847	0.837	4.00%	0.1134
	2072	1,436	95,143	6625.1%	1	157	10,375	6625.1%	1.0000	N/A	0.1395	0.0000	0.860	0.837	4.00%	0.1090
	2073	1,195	85,755	7175.2%	1	125	8,992	7175.2%	1.0000	N/A	0.1486	0.0000	0.851	0.832	4.00%	0.1049
	2074	988	777													

Attachment 3
Metropolitan Life Insurance Company
State of Pennsylvania Written Premium and Paid Claims Experience Projections With 42% Future Increase
Policy Forms: LTC2007
Policies Issued on New Rate Basis After April 2, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest			Premium		Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9865
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9101
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.8366
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.7660
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6980
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6327
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5699
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5096
	2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.4515
	2007	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.3957
	2008	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.3420
	2009	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.2904
	2010	118,229	-	0.0%	136	146,693	-	0.0%	-	-	-	-	-	-	4.00%	1.2407
	2011	441,568	-	0.0%	213	526,803	-	0.0%	-	-	-	-	-	-	4.00%	1.1930
	2012	444,292	-	0.0%	209	509,665	-	0.0%	-	-	-	-	-	-	4.00%	1.1471
2013	428,658	-	0.0%	203	472,818	-	0.0%	-	-	-	-	-	-	4.00%	1.1030	
2014	389,246	0.0%	194	412,833	0.0%	194	412,833	0.0%	194	412,833	0.0%	194	412,833	4.00%	1.0606	
2015	376,162	4,502	1.2%	190	383,612	4,591	1.2%	-	-	-	-	-	-	4.00%	1.0198	
Projected Future Experience	2016	369,700	61,676	16.7%	185	362,521	60,479	16.7%	1.0000	1.0000	0.0248	1.0000	0.975	0.983	4.00%	0.9806
	2017	402,337	62,718	15.6%	179	379,350	59,135	15.6%	1.1444	0.9897	0.0354	0.9863	0.965	0.974	4.00%	0.9429
	2018	467,028	63,414	13.6%	172	423,408	57,491	13.6%	1.4142	0.9704	0.0367	0.9606	0.963	0.984	4.00%	0.9066
	2019	460,181	68,458	14.9%	169	401,155	59,677	14.9%	1.4200	0.9700	0.0194	0.9600	0.981	0.982	4.00%	0.8717
	2020	450,186	74,442	16.5%	166	377,348	62,397	16.5%	1.4200	0.9700	0.0196	0.9600	0.980	0.978	4.00%	0.8362
	2021	440,036	81,960	18.6%	162	354,654	66,957	18.6%	1.4200	0.9700	0.0207	0.9600	0.979	0.977	4.00%	0.8060
	2022	429,516	91,142	21.2%	159	332,861	70,632	21.2%	1.4200	0.9700	0.0215	0.9600	0.979	0.976	4.00%	0.7750
	2023	418,630	102,685	24.5%	155	311,947	76,517	24.5%	1.4200	0.9700	0.0226	0.9600	0.977	0.975	4.00%	0.7452
	2024	407,343	116,567	28.6%	151	291,861	83,520	28.6%	1.4200	0.9700	0.0240	0.9600	0.976	0.973	4.00%	0.7165
	2025	395,647	132,994	33.6%	147	272,578	91,625	33.6%	1.4200	0.9700	0.0253	0.9600	0.975	0.971	4.00%	0.6889
	2026	383,519	153,288	40.0%	144	254,060	101,545	40.0%	1.4200	0.9700	0.0286	0.9600	0.973	0.969	4.00%	0.6624
	2027	370,928	177,102	47.7%	139	236,267	112,808	47.7%	1.4200	0.9700	0.0282	0.9600	0.972	0.967	4.00%	0.6370
	2028	357,842	204,056	57.0%	135	219,167	124,977	57.0%	1.4200	0.9700	0.0300	0.9600	0.970	0.965	4.00%	0.6125
	2029	344,296	233,356	67.8%	131	202,760	137,426	67.8%	1.4200	0.9700	0.0319	0.9600	0.968	0.962	4.00%	0.5889
	2030	330,296	264,907	80.2%	127	187,034	150,007	80.2%	1.4200	0.9700	0.0339	0.9600	0.966	0.959	4.00%	0.5663
	2031	315,866	298,925	94.6%	122	171,983	162,759	94.6%	1.4200	0.9700	0.0361	0.9600	0.964	0.956	4.00%	0.5445
	2032	301,076	333,904	110.9%	117	157,625	174,812	110.9%	1.4200	0.9700	0.0384	0.9600	0.962	0.953	4.00%	0.5235
	2033	285,959	371,414	129.9%	112	143,953	186,971	129.9%	1.4200	0.9700	0.0414	0.9600	0.959	0.950	4.00%	0.5034
	2034	270,554	410,437	151.7%	108	130,959	198,669	151.7%	1.4200	0.9700	0.0436	0.9600	0.956	0.946	4.00%	0.4840
	2035	254,928	448,208	175.8%	103	118,650	208,507	175.8%	1.4200	0.9700	0.0467	0.9600	0.953	0.942	4.00%	0.4654
	2036	239,176	486,453	203.4%	97	107,037	217,699	203.4%	1.4200	0.9700	0.0500	0.9600	0.950	0.938	4.00%	0.4475
	2037	223,358	523,082	234.2%	92	96,114	225,088	234.2%	1.4200	0.9700	0.0531	0.9600	0.947	0.934	4.00%	0.4303
	2038	207,582	555,639	267.7%	87	85,889	229,902	267.7%	1.4200	0.9700	0.0570	0.9600	0.943	0.929	4.00%	0.4138
	2039	191,977	584,824	304.6%	82	76,377	232,671	304.6%	1.4200	0.9700	0.0604	0.9600	0.940	0.925	4.00%	0.3978
	2040	176,629	608,122	344.3%	76	67,569	232,635	344.3%	1.4200	0.9700	0.0644	0.9600	0.936	0.920	4.00%	0.3825
	2041	161,672	625,854	387.1%	71	59,468	230,209	387.1%	1.4200	0.9700	0.0683	0.9600	0.932	0.915	4.00%	0.3678
	2042	147,208	637,213	432.9%	66	52,065	225,373	432.9%	1.4200	0.9700	0.0724	0.9600	0.928	0.911	4.00%	0.3537
	2043	133,323	639,844	479.9%	61	45,341	217,599	479.9%	1.4200	0.9700	0.0764	0.9600	0.924	0.906	4.00%	0.3401
	2044	120,138	635,822	529.2%	56	39,285	207,915	529.2%	1.4200	0.9700	0.0812	0.9600	0.919	0.901	4.00%	0.3270
	2045	107,696	627,351	582.5%	51	33,862	197,254	582.5%	1.4200	0.9700	0.0851	0.9600	0.915	0.896	4.00%	0.3144
	2046	96,044	614,411	639.7%	47	29,037	185,756	639.7%	1.4200	0.9700	0.0898	0.9600	0.910	0.892	4.00%	0.3023
	2047	85,220	593,859	696.9%	42	24,774	172,637	696.9%	1.4200	0.9700	0.0938	0.9600	0.906	0.887	4.00%	0.2907
	2048	75,266	569,418	756.5%	38	21,039	159,165	756.5%	1.4200	0.9700	0.0989	0.9600	0.901	0.883	4.00%	0.2795
	2049	66,165	541,399	818.3%	34	17,783	145,513	818.3%	1.4200	0.9700	0.1022	0.9600	0.898	0.879	4.00%	0.2688
	2050	57,893	510,487	881.8%	31	14,962	131,927	881.8%	1.4200	0.9700	0.1072	0.9600	0.893	0.875	4.00%	0.2584
	2051	50,466	477,385	946.0%	27	12,541	118,628	946.0%	1.4200	0.9700	0.1106	0.9600	0.889	0.872	4.00%	0.2485
	2052	43,822	444,669	1014.7%	24	10,471	106,248	1014.7%	1.4200	0.9700	0.1130	0.9600	0.887	0.868	4.00%	0.2389
	2053	37,925	412,085	1086.6%	21	8,713	94,675	1086.6%	1.4200	0.9700	0.1187	0.9600	0.881	0.865	4.00%	0.2297
	2054	32,714	379,168	1159.0%	19	7,227	83,762	1159.0%	1.4200	0.9700	0.1207	0.9600	0.879	0.863	4.00%	0.2209
	2055	28,135	347,029	1233.4%	16	5,976	73,714	1233.4%	1.4200	0.9700	0.1259	0.9600	0.874	0.860	4.00%	0.2124
	2056	24,148	316,688	1311.4%	14	4,932	64,862	1311.4%	1.4200	0.9700	0.1288	0.9600	0.874	0.858	4.00%	0.2042
	2057	20,696	286,226	1383.0%	12	4,064	56,212	1383.0%	1.4200	0.9700	0.1298	0.9600	0.870	0.857	4.00%	0.1964
	2058	17,721	259,487	1464.3%	11	3,346	49,000	1464.3%	1.4200	0.9700	0.1291	0.9600	0.871	0.856	4.00%	0.1888
	2059	15,158	235,661	1554.7%	9	2,752	42,790	1554.7%	1.4200	0.9700	0.1331	0.9600	0.867	0.855	4.00%	0.1816
	2060	12,973	214,251	1651.5%	8	2,265	37,406	1651.5%	1.4200	0.9700	0.1341	0.9600	0.866	0.856	4.00%	0.1746
	2061	11,101	196,603	1771.1%	7	1,863	33,005	1771.1%	1.4200	0.9700	0.1336	0.9600	0.866	0.856	4.00%	0.1679
	2062	9,500	181,138	1906.6%	6	1,534	29,239	1906.6%	1.4200	0.9700	0.1351	0.9600	0.865	0.856	4.00%	0.1614
	2063	8,133	161,134	2040.3%	5	1,264	25,785	2040.3%	1.4200	0.9700	0.1365	0.9600	0.868	0.857	4.00%	0.1552
	2064	6,979	153,192	2195.2%	5	1,041	22,862	2195.2%	1.4200	0.9700	0.1384	0.9600	0.864	0.857	4.00%	0.1492
	2065	5,978	142,266	2379.9%	4	858	20,415	2379.9%	1.4200	0.9700	0.1368	0.9600	0.863	0.857	4.00%	0.1435
	2066	5,119	132,942	2596.9%	3	706	18,343	2596.9%	1.4200	0.9700	0.1317	0.9600	0.868	0.856	4.00%	0.1380
	2067	4,380	124,273	2837.2%	3	581	16,488	2837.2%	1.4200	0.9700	0.1320	0.9600	0.868	0.856	4.00%	0.1327
	2068	3,738	116,909	3127.6%	3	477	14,914	3127.6%	1.4200	0.9700	0.1424	0.9600	0.858	0.853	4.00%	0.1276
	2069	3,181	109,999	3457.7%	2	390	13,493	3457.7%	1.4200	0.9700	0.1245	0.9600	0.875	0.851	4.00%	0.1227
	2070	2,694	102,654	3809.8%	2	318	12,108	3809.8%	1.4200	0.9700	0.1379	0.9600	0.862	0.847	4.00%	0.1179
	2071	2,269	95,479	4209.1%	2	257	10,827									

Attachment 4
Metropolitan Life Insurance Company
Policy Forms: LTC2007
Policies Issued After April 2, 2009 on New Rate Basis
Active Life and Claim Reserves Balances

Nationwide

	Claim Reserves	Active Life Reserves
12/31/2003		
12/31/2004		
12/31/2005		
12/31/2006		
12/31/2007		
12/31/2008		
12/31/2009		
12/31/2010		
12/31/2011	39,361	
12/31/2012	-	
12/31/2013	471,592	
12/31/2014	453,240	
12/31/2015	1,014,902	68,899,928 *

State of Pennsylvania

	Claim Reserves	Active Life Reserves
12/31/2003		
12/31/2004		
12/31/2005		
12/31/2006		
12/31/2007		
12/31/2008		
12/31/2009		
12/31/2010		
12/31/2011		
12/31/2012		
12/31/2013		
12/31/2014	783	
12/31/2015	16,827	1,855,348 *

* Prior-year reserve balances not available.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Loss Ratios by Policy Duration
Policy Forms: LTC2007

Duration	Actual / Projected Experience		
	Actual Experience through 12/31/2015		
	Projections based on Current Assumptions		
	A	B	C = B / A
	Earned Premium	Incurred Claims	Loss Ratio
1	7,749,303	0	0.0%
2	14,824,366	655,760	4.4%
3	14,060,293	509,839	3.6%
4	13,327,190	136,961	1.0%
5	12,544,428	772,437	6.2%
6	12,078,531	1,702,899	14.1%
7	11,718,108	2,110,053	18.0%
8	11,389,986	2,540,806	22.3%
9	11,161,494	2,776,684	24.9%
10	10,915,317	3,065,824	28.1%
11	10,313,443	3,393,505	32.9%
12	9,818,264	3,783,097	38.5%
13	9,529,577	4,239,297	44.5%
14	9,232,762	4,768,790	51.7%
15	8,927,834	5,378,548	60.2%
16	8,614,318	6,075,856	70.5%
17	8,292,292	6,859,507	82.7%
18	7,962,100	7,732,607	97.1%
19	7,624,217	8,691,424	114.0%
20	7,279,222	9,723,881	133.6%
21	6,928,067	10,823,808	156.2%
22	6,571,675	11,972,155	182.2%
23	6,211,538	13,140,350	211.5%
24	5,849,232	14,321,222	244.8%
25	5,486,304	15,488,431	282.3%
26	5,124,512	16,605,469	324.0%
27	4,766,117	17,650,212	370.3%
28	4,412,899	18,612,171	421.8%
29	4,066,976	19,443,806	478.1%
30	3,730,430	20,134,593	539.7%
31	3,405,145	20,670,771	607.0%
32	3,092,569	21,028,209	680.0%
33	2,794,790	21,214,436	759.1%
34	2,512,781	21,222,831	844.6%
35	2,247,429	21,051,930	936.7%
36	1,999,665	20,708,173	1035.6%
37	1,769,941	20,210,222	1141.9%
38	1,558,392	19,576,370	1256.2%
39	1,364,938	18,789,191	1376.6%
40	1,189,374	17,898,533	1504.9%
41	1,030,974	16,935,716	1642.7%
42	889,076	15,891,897	1787.5%
43	762,947	14,799,979	1939.8%
44	651,572	13,681,357	2099.7%
45	553,830	12,560,566	2267.9%
46	468,644	11,459,549	2445.3%
47	394,846	10,384,248	2629.9%
48	331,326	9,364,305	2826.3%
49	276,927	8,391,755	3030.3%
50	230,618	7,492,039	3248.7%
51	191,385	6,650,055	3474.7%
52	158,336	5,868,027	3706.1%
53	130,599	5,154,456	3946.8%
54	107,412	4,500,878	4190.3%
55	88,099	3,909,573	4437.7%
56	72,064	3,384,044	4695.9%
57	58,807	2,918,674	4963.1%
58	47,878	2,513,556	5249.9%
59	38,860	2,155,291	5546.2%
60	31,440	1,847,100	5875.0%
Lifetime	288,961,459	595,343,724	206.0%
Lifetime*	172,810,863	176,437,073	102.1%

Note:

* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

Attachment 6
Metropolitan Life Insurance Company
State of Pennsylvania Experience Projections With No Future Increase
Loss Ratios by Policy Duration
Policy Forms: LTC2007

Duration	Actual / Projected Experience		
	Actual Experience through 12/31/2015		
	Projections based on Current Assumptions		
	A	B	C = B / A
	Earned Premium	Incurred Claims	Loss Ratio
1	270,092	0	0.0%
2	473,301	0	0.0%
3	442,351	0	0.0%
4	409,011	289	0.1%
5	389,610	11,216	2.9%
6	378,142	33,850	9.0%
7	367,651	62,672	17.0%
8	358,583	65,631	18.3%
9	352,762	70,050	19.9%
10	346,057	75,959	21.9%
11	338,390	83,130	24.6%
12	330,587	92,043	27.8%
13	322,498	102,967	31.9%
14	314,138	116,505	37.1%
15	305,472	132,481	43.4%
16	296,486	152,094	51.3%
17	287,161	175,627	61.2%
18	277,478	202,248	72.9%
19	267,438	232,571	87.0%
20	257,038	264,919	103.1%
21	246,307	300,090	121.8%
22	235,261	337,328	143.4%
23	223,944	375,317	167.6%
24	212,408	417,055	196.3%
25	200,664	457,780	228.1%
26	188,786	498,380	264.0%
27	176,833	539,041	304.8%
28	164,858	575,419	349.0%
29	152,957	608,197	397.6%
30	141,212	636,996	451.1%
31	129,699	660,040	508.9%
32	118,504	675,974	570.4%
33	107,715	683,890	634.9%
34	97,402	685,187	703.5%
35	87,615	678,739	774.7%
36	78,416	667,642	851.4%
37	69,823	650,709	931.9%
38	61,864	627,730	1014.7%
39	54,556	599,587	1099.0%
40	47,893	567,680	1185.3%
41	41,865	534,256	1276.2%
42	36,447	498,831	1368.6%
43	31,628	463,545	1465.6%
44	27,355	428,240	1565.5%
45	23,591	393,725	1669.0%
46	20,291	360,135	1774.9%
47	17,419	326,179	1872.5%
48	14,946	294,445	1970.1%
49	12,814	267,326	2086.3%
50	10,987	242,482	2207.0%
51	9,420	220,606	2341.8%
52	8,084	203,780	2520.8%
53	6,940	187,597	2703.1%
54	5,964	172,237	2888.2%
55	5,123	159,106	3105.6%
56	4,399	148,356	3372.5%
57	3,777	137,520	3640.7%
58	3,242	129,146	3983.9%
59	2,775	121,937	4394.6%
60	2,366	114,376	4834.7%
Lifetime	9,870,396	18,520,855	187.6%
Lifetime*	5,742,573	5,240,692	91.3%

Note:
* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.



[DATE]

[First Name][Last Name]

[Address]

[Address2]

[City, State, Zip]

Re: Notice of Long Term Care Insurance Premium Adjustment for Policy [#####]

Dear [First Name][Last Name]:

When you purchased your long term care insurance policy from MetLife, you made a responsible decision to protect yourself and your family from the potential cost of needing long term care, which can be significant. Part of our commitment to you as our customer is to pay future benefits under your policy in the event you become eligible to receive them. It is critical that policies are priced at an appropriate level.

I am sending you this letter to inform you that we are implementing two premium increases on your long term care insurance policy which was issued in Pennsylvania. These premium increases will affect a broad group of policyholders and is not based on any individual's personal factors such as age, health status or claims history. We understand how important your long term care insurance policy is to your personal financial plan. The decision to implement premium increases was a difficult one and not taken lightly.

We received authority from Pennsylvania to implement the increase on your policy indicated above. To avoid a single, large increase, we are implementing the increase in two phases. The information below indicates the effective date and amount of your initial increase of approximately 19.85%. The second increase of approximately 19.85%, in addition to the initial increase, will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second increase.

It is important that you be aware that as explained in the renewability statement on the first page of your policy and subject to any applicable regulatory approval, **MetLife has the right to increase rates in the future.** As you consider your options, please see the section at the end of this letter for details about MetLife's Long-Term Care Inforce Rate Increase History.

This letter explains the change to your premium, which is scheduled to take place on the date indicated below which coincides with a premium bill due date. [Should you prefer to reduce your policy benefits rather than pay an increased premium, we are providing you with an option (or options) to consider.]

Your current and new premium amounts

The premium amount for your MetLife Long Term Care Insurance policy is scheduled to increase as follows, on the date indicated below:

Current Premium Amount
[\$0.00]/[mode]

New Premium Amount beginning on [COMPLETE DATE]
[\$0.00]/[mode]

Please note that if you are on waiver of premium at the time the increase becomes effective, there will be no impact to your coverage or premiums unless and until your premium payments resume.

Options to consider

Please note that the current coverage and premium information provided in this letter is as of [DATE]. This may not reflect any coverage changes that have occurred or are scheduled to occur between this date and the effective date of your increase.

1. Continue your current coverage by paying the new premium amount when due.

No additional action is required by you.

2. Reduce your monthly benefit amount and/or total benefit amount. Please note that a reduction in benefit amounts are subject to both state and policy minimums. If you have purchased the shared care rider, both policyholders may be required to maintain identical coverage for either of these to remain in effect.

3. Cancel your coverage:

[Insert for insureds with no nonforfeiture feature:

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”) which provides limited coverage as described below. *(Please note that this limited coverage does not provide the same level of coverage you currently have.)* Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; **or** the Monthly Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.]

[Insert for insureds with no nonforfeiture feature (applies to insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”) which provides limited coverage as described below. *(Please note that this limited coverage does not provide the same level of coverage you currently have.)* Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; **or** the Monthly Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature (“CBUL”) as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage you are eligible for the limited coverage as described in your policy under the nonforfeiture feature. *(Please note that this limited coverage is not intended to replace coverage you currently have.)*]

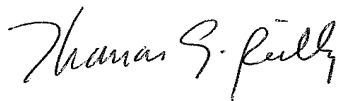
4. Call your producer or the customer service team at (888) 285-8140 between the hours of 8:30 a.m. and 6:30 p.m. Eastern Time, Monday through Friday, to discuss other available options.

Next Steps

- If you choose to maintain your current coverage at the new premium, you do not need to take any action at this time. Simply pay your new premium when it becomes due.
- As you consider any coverage changes, it is important that you review the current costs of long term care in your area. We have enclosed information to help you with this process.
- If you choose to decrease your coverage, we request that you return your Coverage Change Form to us by [COMPLETE DATE] so we can process your request to coincide with the premium increase date. Should you need more time to decide on a coverage decrease, the provisions of your policy permit you to make decreases at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. Please call customer service at the number listed above for more details. We want to thank you for choosing MetLife for your long term care insurance needs.

Sincerely,

A handwritten signature in black ink that reads "Thomas S. Reilly". The signature is written in a cursive, flowing style.

Thomas Reilly
Director, Product Management & Compliance
Encl: [Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

MetLife's Long-Term Care Inforce Rate Increase History

MetLife has ceased marketing its individual and group Long-Term Care products. Please be advised that with respect to premium rates for existing policyholders, MetLife has raised, or expects to raise, rates on the LTC policy series noted below.

Policy Type	Individual Policy Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013 2016	0-18% 0-58% 0-30% ****
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013 2016	0-42% 0-102% 0-59.60% ****
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2011	2013 2016	0-88% 0-56.66% ****
Individual LTC	LTC2007	2008-2011	2013 2016	0-58% 0-30% ****
Individual LTC	LTC-TIAA-02	1991-2001	2012 2015	0-41% 0-73% ****
Individual LTC	LTC-TIAA-03	1992-2003	2012 2015	0-41% 0-73% ****
Individual LTC	LTC-TCL-04	2000-2004	2012 2015	0-41% 0-73% ****
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0- 45%

*Please note some policy forms may be followed by a state abbreviation or a state abbreviation and the letters “ML.”

**While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

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****Please note that the percentage of the increase will vary by state, and state filings are in process. Final amounts are subject to any applicable regulatory approvals.